

Table I.A.1(2001) Number of private-sector establishments by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 144, 887	3, 594, 396	752, 265	506, 256	402, 647	889, 324	4, 654, 691	1, 490, 196
Industry group **								
Agric., fish., forest.	199, 504	171, 360	14, 827	8, 286	2, 799	2, 232 *	191, 490	8, 014
Mining and manufacturing	332, 715	139, 961	60, 403	57, 201	36, 158	38, 992	233, 341	99, 374
Construction	569, 699	431, 658	78, 710	40, 180	11, 822	7, 329	538, 290	31, 409
Utilities and transp.	127, 773	67, 170	14, 143	10, 517	10, 612	25, 332	87, 282	40, 491
Wholesale trade	361, 662	208, 584	41, 068	37, 245	27, 588	47, 177	272, 766	88, 896
Fin. svcs. and real est.	565, 722	258, 499	39, 984	28, 576	48, 694	189, 969	312, 592	253, 130
Retail trade	1, 084, 352	530, 171	119, 826	79, 778	79, 051	275, 527	698, 686	385, 666
Professional services	1, 317, 468	860, 276	164, 601	90, 089	73, 550	128, 951	1, 078, 228	239, 240
Other Services	1, 585, 992	926, 718	218, 704	154, 384	112, 372	173, 814	1, 242, 016	343, 976
Ownership								
For profit, incorporated	3, 951, 426	1, 972, 579	553, 270	382, 419	280, 029	763, 128	2, 763, 611	1, 187, 815
For profit, unincorporated	1, 463, 247	1, 237, 424	110, 432	51, 869	34, 599	28, 924	1, 380, 067	83, 180
Nonprofit	635, 497	375, 352	88, 163	70, 375	78, 178	23, 430	500, 851	134, 646
Unknown	94, 717	9, 041	400 *	1, 593 *	9, 841	73, 841	10, 162	84, 554
Age of firm								
Less than 5 years	797, 782	645, 442	91, 771	35, 412	16, 310	8, 846	760, 176	37, 606
5-9 years	934, 827	699, 405	120, 142	63, 303	26, 624	25, 353	862, 317	72, 510
10-19 years	1, 408, 185	993, 940	195, 340	119, 988	65, 103	33, 814	1, 267, 274	140, 911
20 or more years	2, 553, 438	1, 246, 321	342, 949	282, 861	267, 059	414, 248	1, 751, 878	801, 560
Unknown	450, 655	9, 288	2, 062	4, 692	27, 550	407, 062	13, 047	437, 609
Multi/single status								
2 or more locations	1, 533, 353	35, 953	77, 992	183, 156	348, 560	887, 692	198, 659	1, 334, 694
1 location only	4, 611, 534	3, 558, 443	674, 273	323, 101	54, 086	1, 631	4, 456, 032	155, 502
Percent full-time employees								
Less than 25%	743, 541	533, 810	81, 922	50, 879	31, 167	45, 764	649, 329	94, 213
25-49%	466, 749	217, 645	70, 316	44, 667	34, 988	99, 133	316, 784	149, 965
50-74%	956, 004	581, 653	116, 385	70, 133	60, 759	127, 075	737, 282	218, 723
75% or more	3, 978, 592	2, 261, 287	483, 643	340, 577	275, 733	617, 352	2, 951, 297	1, 027, 296
Union presence								
No union employees	5, 647, 375	3, 427, 088	710, 479	474, 661	367, 285	667, 862	4, 428, 033	1, 219, 342
Has union employees	279, 838	52, 244	26, 248	22, 743	28, 141	150, 462	91, 328	188, 510
Unknown	217, 674	115, 064	15, 538	8, 852	7, 220	70, 999	135, 330	82, 344
Percent low-wage employees **								
50% or more low wage	1, 980, 893	1, 242, 532	257, 073	177, 959	152, 722	150, 607	1, 604, 214	376, 678
Less than 50% low wage	3, 344, 866	2, 139, 771	465, 978	309, 860	215, 620	213, 639	2, 798, 750	546, 116
Unknown	819, 128	212, 093	29, 215	18, 438	34, 305	525, 078	251, 727	567, 401

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Totals may not sum exactly because of rounding.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.1(2001) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44,951	29,655	14,616	9,912	5,924	28,951	28,476	30,494
Industry group **								
Agric., fish., forest.	3,997	3,818	1,867	2,346	770	750 *	4,380	1,440
Mining and manufacturing	8,691	6,877	3,869	2,479	2,476	2,968	6,782	3,542
Construction	7,486	8,581	3,883	2,415	717	2,168	6,767	3,800
Utilities and transp.	5,794	4,799	2,250	1,282	2,234	3,099	4,420	3,819
Wholesale trade	7,474	6,598	2,999	2,141	2,622	4,613	5,589	5,177
Fin. svcs. and real est.	19,643	10,835	3,035	1,824	2,798	16,190	10,503	16,286
Retail trade	12,006	6,855	5,747	3,564	2,746	11,672	7,807	10,510
Professional services	20,553	17,215	3,781	4,557	4,308	6,346	16,026	8,651
Other Services	20,119	13,489	7,857	5,397	4,347	9,768	15,105	10,431
Ownership								
For profit, incorporated	34,840	22,215	13,546	6,209	4,489	28,259	28,376	29,341
For profit, unincorporated	21,090	22,158	5,092	3,557	3,311	4,026	21,758	5,670
Nonprofit	11,229	8,563	3,343	4,007	2,983	2,024	9,727	4,266
Unknown	4,061	1,339	400 *	666 *	1,937	3,787	1,202	3,677
Age of firm								
Less than 5 years	21,238	18,043	7,258	3,032	2,142	1,430	21,573	2,683
5-9 years	25,536	24,190	5,726	3,887	1,917	4,667	24,203	6,610
10-19 years	32,687	25,674	7,865	7,348	2,410	4,107	32,040	4,704
20 or more years	27,123	18,839	9,146	6,896	6,192	21,115	19,305	24,605
Unknown	14,323	2,420	607	1,301	2,926	14,039	2,529	13,771
Multi/single status								
2 or more locations	29,425	4,763	5,128	5,971	5,391	28,700	7,506	29,145
1 location only	29,626	29,389	13,494	10,508	2,520	365	29,603	4,083
Percent full-time employees								
Less than 25%	9,795	10,628	4,053	4,340	2,871	4,929	10,691	6,309
25-49%	9,254	9,418	5,134	4,190	2,790	7,185	8,596	6,921
50-74%	18,655	13,918	7,644	2,201	2,671	10,017	17,197	10,826
75% or more	37,931	22,252	11,830	6,587	7,403	26,388	22,693	29,713
Union presence								
No union employees	36,134	27,815	12,101	8,801	4,557	25,987	29,309	25,285
Has union employees	13,146	2,303	4,071	2,473	2,458	11,799	3,356	12,611
Unknown	9,962	7,815	2,046	1,535	1,410	6,886	7,279	6,982
Percent low-wage employees **								
50% or more low wage	24,232	18,794	10,889	5,702	5,239	7,399	20,309	11,118
Less than 50% low wage	29,857	28,468	11,302	7,199	3,828	12,013	23,188	17,043
Unknown	28,659	11,707	2,696	2,129	3,735	23,790	12,129	23,611

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I. A. 1. a(2001) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 144, 887	58. 5%	12. 2%	8. 2%	6. 6%	14. 5%	75. 7%	24. 3%
Industry group **								
Agric., fish., forest.	199, 504	85. 9%	7. 4%	4. 2%	1. 4%	1. 1% *	96. 0%	4. 0%
Mining and manufacturing	332, 715	42. 1%	18. 2%	17. 2%	10. 9%	11. 7%	70. 1%	29. 9%
Construction	569, 699	75. 8%	13. 8%	7. 1%	2. 1%	1. 3%	94. 5%	5. 5%
Utilities and transp.	127, 773	52. 6%	11. 1%	8. 2%	8. 3%	19. 8%	68. 3%	31. 7%
Wholesale trade	361, 662	57. 7%	11. 4%	10. 3%	7. 6%	13. 0%	75. 4%	24. 6%
Fin. svcs. and real est.	565, 722	45. 7%	7. 1%	5. 1%	8. 6%	33. 6%	55. 3%	44. 7%
Retail trade	1, 084, 352	48. 9%	11. 1%	7. 4%	7. 3%	25. 4%	64. 4%	35. 6%
Professional services	1, 317, 468	65. 3%	12. 5%	6. 8%	5. 6%	9. 8%	81. 8%	18. 2%
Other Services	1, 585, 992	58. 4%	13. 8%	9. 7%	7. 1%	11. 0%	78. 3%	21. 7%
Ownership								
For profit, incorporated	3, 951, 426	49. 9%	14. 0%	9. 7%	7. 1%	19. 3%	69. 9%	30. 1%
For profit, unincorporated	1, 463, 247	84. 6%	7. 5%	3. 5%	2. 4%	2. 0%	94. 3%	5. 7%
Nonprofit	635, 497	59. 1%	13. 9%	11. 1%	12. 3%	3. 7%	78. 8%	21. 2%
Unknown	94, 717	9. 5%	0. 4% *	1. 7% *	10. 4%	78. 0%	10. 7%	89. 3%
Age of firm								
Less than 5 years	797, 782	80. 9%	11. 5%	4. 4%	2. 0%	1. 1%	95. 3%	4. 7%
5- 9 years	934, 827	74. 8%	12. 9%	6. 8%	2. 8%	2. 7%	92. 2%	7. 8%
10-19 years	1, 408, 185	70. 6%	13. 9%	8. 5%	4. 6%	2. 4%	90. 0%	10. 0%
20 or more years	2, 553, 438	48. 8%	13. 4%	11. 1%	10. 5%	16. 2%	68. 6%	31. 4%
Unknown	450, 655	2. 1%	0. 5%	1. 0%	6. 1%	90. 3%	2. 9%	97. 1%
Multi/single status								
2 or more locations	1, 533, 353	2. 3%	5. 1%	11. 9%	22. 7%	57. 9%	13. 0%	87. 0%
1 location only	4, 611, 534	77. 2%	14. 6%	7. 0%	1. 2%	0. 0%	96. 6%	3. 4%
Percent full-time employees								
Less than 25%	743, 541	71. 8%	11. 0%	6. 8%	4. 2%	6. 2%	87. 3%	12. 7%
25-49%	466, 749	46. 6%	15. 1%	9. 6%	7. 5%	21. 2%	67. 9%	32. 1%
50-74%	956, 004	60. 8%	12. 2%	7. 3%	6. 4%	13. 3%	77. 1%	22. 9%
75% or more	3, 978, 592	56. 8%	12. 2%	8. 6%	6. 9%	15. 5%	74. 2%	25. 8%
Union presence								
No union employees	5, 647, 375	60. 7%	12. 6%	8. 4%	6. 5%	11. 8%	78. 4%	21. 6%
Has union employees	279, 838	18. 7%	9. 4%	8. 1%	10. 1%	53. 8%	32. 6%	67. 4%
Unknown	217, 674	52. 9%	7. 1%	4. 1%	3. 3%	32. 6%	62. 2%	37. 8%
Percent low-wage employees **								
50% or more low wage	1, 980, 893	62. 7%	13. 0%	9. 0%	7. 7%	7. 6%	81. 0%	19. 0%
Less than 50% low wage	3, 344, 866	64. 0%	13. 9%	9. 3%	6. 4%	6. 4%	83. 7%	16. 3%
Unknown	819, 128	25. 9%	3. 6%	2. 3%	4. 2%	64. 1%	30. 7%	69. 3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I. A. 1. a(2001) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44,951	0.47%	0.23%	0.17%	0.08%	0.40%	0.37%	0.37%
Industry group **								
Agric., fish., forest.	3,997	1.45%	0.90%	1.07%	0.41%	0.41% *	0.75%	0.75%
Mining and manufacturing	8,691	1.38%	1.03%	0.86%	0.73%	0.68%	0.77%	0.77%
Construction	7,486	0.95%	0.71%	0.43%	0.12%	0.36%	0.63%	0.63%
Utilities and transp.	5,794	2.98%	1.79%	0.79%	1.36%	2.22%	2.35%	2.35%
Wholesale trade	7,474	1.32%	0.91%	0.66%	0.64%	1.23%	1.18%	1.18%
Fin. svcs. and real est.	19,643	1.66%	0.60%	0.37%	0.54%	1.86%	1.68%	1.68%
Retail trade	12,006	0.70%	0.53%	0.31%	0.27%	0.90%	0.72%	0.72%
Professional services	20,553	0.67%	0.27%	0.40%	0.32%	0.39%	0.51%	0.51%
Other Services	20,119	0.65%	0.50%	0.31%	0.30%	0.53%	0.51%	0.51%
Ownership								
For profit, incorporated	34,840	0.62%	0.28%	0.17%	0.12%	0.61%	0.61%	0.61%
For profit, unincorporated	21,090	0.58%	0.39%	0.24%	0.22%	0.29%	0.40%	0.40%
Nonprofit	11,229	0.70%	0.57%	0.56%	0.39%	0.33%	0.58%	0.58%
Unknown	4,061	1.17%	0.47% *	0.77% *	2.05%	2.04%	1.13%	1.13%
Age of firm								
Less than 5 years	21,238	0.96%	0.73%	0.38%	0.28%	0.15%	0.35%	0.35%
5-9 years	25,536	0.94%	0.68%	0.46%	0.20%	0.47%	0.65%	0.65%
10-19 years	32,687	0.52%	0.42%	0.46%	0.21%	0.30%	0.36%	0.36%
20 or more years	27,123	0.71%	0.37%	0.29%	0.21%	0.72%	0.77%	0.77%
Unknown	14,323	0.51%	0.13%	0.32%	0.62%	0.92%	0.53%	0.53%
Multi/single status								
2 or more locations	29,425	0.33%	0.34%	0.47%	0.45%	0.83%	0.53%	0.53%
1 location only	29,626	0.31%	0.27%	0.25%	0.05%	0.01%	0.09%	0.09%
Percent full-time employees								
Less than 25%	9,795	0.89%	0.56%	0.58%	0.40%	0.66%	0.84%	0.84%
25-49%	9,254	2.04%	1.06%	0.76%	0.57%	1.53%	1.32%	1.32%
50-74%	18,655	1.15%	0.68%	0.30%	0.24%	1.00%	1.05%	1.05%
75% or more	37,931	0.62%	0.27%	0.18%	0.15%	0.56%	0.57%	0.57%
Union presence								
No union employees	36,134	0.45%	0.19%	0.17%	0.07%	0.42%	0.38%	0.38%
Has union employees	13,146	1.01%	1.39%	1.18%	0.91%	1.83%	1.56%	1.56%
Unknown	9,962	2.79%	1.14%	0.80%	0.65%	2.39%	2.44%	2.44%
Percent low-wage employees **								
50% or more low wage	24,232	0.61%	0.51%	0.31%	0.25%	0.35%	0.47%	0.47%
Less than 50% low wage	29,857	0.61%	0.33%	0.25%	0.09%	0.33%	0.43%	0.43%
Unknown	28,659	1.26%	0.31%	0.30%	0.46%	1.27%	1.21%	1.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I.A.2(2001) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.3%	38.6%	67.4%	83.2%	95.4%	99.4%	46.0%	96.9%
Industry group **								
Agric., fish., forest.	30.7%	25.4%	52.2%	67.6%	76.7%	100.0%	28.5%	83.8%
Mining and manufacturing	73.8%	47.8%	83.3%	93.6%	99.2%	100.0%	63.2%	98.7%
Construction	48.5%	38.1%	75.2%	86.1%	91.1%	100.0%	45.9%	93.5%
Utilities and transp.	64.3%	39.7%	77.0%	85.2%	99.1%	99.2%	48.4%	98.7%
Wholesale trade	66.9%	48.8%	77.2%	90.9%	99.6%	99.6%	56.5%	98.6%
Fin. svcs. and real est.	71.5%	42.0%	82.1%	92.8%	97.2%	99.5%	49.4%	98.7%
Retail trade	63.7%	36.2%	67.1%	84.1%	96.4%	99.7%	44.7%	98.1%
Professional services	63.3%	49.2%	78.3%	90.4%	97.2%	99.7%	55.6%	97.8%
Other Services	47.2%	28.0%	48.2%	70.9%	91.1%	98.5%	34.4%	93.2%
Ownership								
For profit, incorporated	66.3%	44.8%	70.3%	83.4%	95.3%	99.5%	52.9%	97.2%
For profit, unincorporated	34.5%	28.5%	49.2%	73.7%	90.5%	98.1%	31.2%	90.2%
Nonprofit	59.1%	39.9%	72.2%	88.8%	98.0%	98.2%	48.9%	97.0%
Unknown	90.1%	7.0% *	100.0% *	100.0%	96.8%	99.1%	17.2% *	98.9%
Age of firm								
Less than 5 years	35.3%	30.4%	43.6%	66.2%	89.0%	88.7%	32.9%	85.0%
5-9 years	44.4%	36.0%	57.6%	74.1%	83.7%	98.4%	40.7%	88.6%
10-19 years	50.7%	39.3%	69.3%	79.1%	91.9%	97.3%	46.1%	91.4%
20 or more years	68.0%	43.9%	76.5%	89.3%	97.9%	99.6%	54.3%	97.9%
Unknown	97.1%	18.5% *	15.2% *	72.6%	95.0%	99.7%	23.9% *	99.3%
Multi/single status								
2 or more locations	95.3%	70.4%	77.4%	86.3%	96.0%	99.4%	78.2%	97.8%
1 location only	46.0%	38.3%	66.3%	81.4%	91.9%	98.7%	44.5%	89.2%
Percent full-time employees								
Less than 25%	23.1%	8.9%	28.1%	60.2%	85.1%	96.4%	13.5%	89.0%
25-49%	57.8%	32.8%	50.8%	68.8%	96.2%	99.4%	39.3%	96.9%
50-74%	54.4%	36.5%	59.2%	80.0%	92.6%	99.7%	42.3%	95.4%
75% or more	65.9%	46.7%	78.5%	89.2%	97.1%	99.6%	54.7%	98.0%
Union presence								
No union employees	57.2%	39.2%	67.5%	83.3%	95.4%	99.3%	46.4%	96.6%
Has union employees	89.2%	54.9%	84.2%	90.8%	99.1%	99.9%	67.8%	99.6%
Unknown	46.6%	12.4%	38.0%	55.4%	81.3%	99.4%	16.6%	96.0%
Percent low-wage employees **								
50% or more low wage	40.7%	22.5%	44.2%	69.2%	92.9%	98.7%	28.5%	92.7%
Less than 50% low wage	64.7%	50.1%	82.6%	92.3%	97.5%	99.0%	58.3%	97.7%
Unknown	74.8%	16.6%	31.0%	64.7%	93.9%	99.8%	20.1%	99.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I.A.2(2001) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics:
United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.45%	0.84%	1.08%	0.50%	0.08%	0.34%	0.26%
Industry group **								
Agric., fish., forest.	1.71%	1.43%	6.69%	9.20%	10.78%	0.00%	1.84%	6.51%
Mining and manufacturing	1.17%	2.17%	2.28%	1.48%	0.59%	0.00%	1.67%	0.40%
Construction	1.49%	1.76%	2.35%	1.82%	3.64%	0.00%	1.60%	2.22%
Utilities and transp.	2.05%	3.80%	5.85%	3.31%	0.84%	0.88%	1.75%	0.73%
Wholesale trade	1.90%	3.02%	3.54%	1.65%	0.27%	0.40%	2.34%	0.42%
Fin. svcs. and real est.	1.24%	2.16%	3.35%	2.09%	1.25%	0.29%	1.77%	0.34%
Retail trade	0.62%	1.50%	1.83%	1.79%	0.66%	0.08%	1.08%	0.41%
Professional services	0.76%	0.92%	2.53%	1.44%	0.84%	0.24%	0.72%	0.43%
Other Services	0.59%	0.99%	2.04%	2.17%	1.60%	0.30%	0.81%	0.72%
Ownership								
For profit, incorporated	0.46%	0.59%	0.93%	0.86%	0.57%	0.07%	0.55%	0.19%
For profit, unincorporated	0.92%	1.11%	3.29%	4.46%	2.34%	1.40%	0.86%	2.48%
Nonprofit	1.21%	2.11%	2.34%	2.10%	0.74%	1.11%	1.62%	0.47%
Unknown	1.15%	3.83% *	31.62% *	18.26%	2.39%	0.40%	6.77% *	0.38%
Age of firm								
Less than 5 years	1.05%	1.37%	3.57%	3.32%	3.43%	5.70%	1.07%	2.41%
5-9 years	1.12%	1.22%	2.20%	2.79%	3.88%	2.21%	0.97%	2.93%
10-19 years	0.66%	1.01%	1.19%	1.88%	1.74%	0.86%	0.87%	1.02%
20 or more years	0.67%	0.79%	1.19%	0.90%	0.38%	0.15%	0.79%	0.30%
Unknown	0.51%	8.16% *	9.92% *	12.66%	3.40%	0.11%	10.40% *	0.27%
Multi/single status								
2 or more locations	0.29%	4.14%	2.32%	1.42%	0.68%	0.08%	1.52%	0.23%
1 location only	0.36%	0.46%	0.98%	1.15%	1.17%	0.50%	0.37%	1.06%
Percent full-time employees								
Less than 25%	0.93%	0.66%	2.59%	4.15%	3.19%	1.18%	0.36%	1.95%
25-49%	1.57%	3.02%	4.81%	4.10%	1.58%	0.44%	2.30%	0.71%
50-74%	1.09%	1.41%	3.20%	2.50%	1.81%	0.14%	1.24%	0.85%
75% or more	0.41%	0.61%	0.74%	0.69%	0.46%	0.11%	0.40%	0.22%
Union presence								
No union employees	0.33%	0.49%	0.86%	1.15%	0.57%	0.09%	0.40%	0.34%
Has union employees	1.24%	4.63%	4.94%	3.64%	0.50%	0.05%	3.87%	0.13%
Unknown	2.57%	2.51%	4.63%	9.62%	5.42%	0.32%	1.78%	0.93%
Percent low-wage employees **								
50% or more low wage	0.51%	0.70%	1.70%	2.42%	1.00%	0.42%	0.58%	0.96%
Less than 50% low wage	0.53%	0.70%	0.87%	0.68%	0.57%	0.26%	0.56%	0.35%
Unknown	0.98%	1.48%	4.71%	4.00%	3.72%	0.08%	1.09%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I.A.2.a(2001) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	30.7%	12.3%	27.5%	75.5%	12.0%	58.3%
Industry group **						
Agric., fish., forest.	12.8%	9.0%	32.7% *	86.7%	8.2% *	49.3%
Mining and manufacturing	26.9%	10.4%	40.9%	78.5%	8.5%	54.6%
Construction	19.1%	16.7%	32.2%	73.2%	16.7%	39.5%
Utilities and transp.	38.3%	9.4% *	39.1%	85.5%	9.2% *	69.0%
Wholesale trade	30.4%	11.9%	46.2%	82.5%	11.6%	63.5%
Fin. svcs. and real est.	45.2%	10.5%	21.1%	78.7%	10.1%	67.0%
Retail trade	40.2%	11.7%	25.5%	76.7%	11.4%	64.0%
Professional services	22.0%	10.7%	25.4%	70.3%	10.2%	52.1%
Other Services	29.8%	14.6%	22.1%	70.2%	14.8%	49.7%
Ownership						
For profit, incorporated	33.4%	11.2%	30.1%	77.6%	10.8%	62.2%
For profit, unincorporated	15.1%	11.3%	21.9%	60.2%	11.1%	38.1%
Nonprofit	22.7%	20.2%	20.6%	44.4%	20.6%	26.5%
Unknown	72.4%	19.0% *	37.6% *	75.9%	26.8% *	73.4%
Age of firm						
Less than 5 years	12.3%	10.4%	16.6%	52.7%	10.3%	27.6%
5-9 years	13.8%	10.6%	20.6% *	51.0%	10.5%	32.4%
10-19 years	15.1%	11.8%	21.4%	53.4%	11.3%	31.9%
20 or more years	32.7%	13.5%	29.3%	78.1%	13.2%	56.3%
Unknown	75.8%	40.0% *	40.8%	77.3%	44.4% *	76.0%
Multi/single status						
2 or more locations	57.3%	14.7%	28.6%	75.7%	14.1%	62.5%
1 location only	12.3%	12.0%	21.6%	39.0%	11.8%	19.1%
Percent full-time employees						
Less than 25%	33.4%	17.1%	19.7%	70.6%	18.5%	49.1%
25-49%	36.5%	10.7%	16.2%	74.7%	10.6%	58.7%
50-74%	27.7%	9.8%	26.9%	71.7%	9.6%	54.8%
75% or more	30.5%	12.6%	29.7%	76.8%	12.2%	59.8%
Union presence						
No union employees	26.5%	11.5%	27.2%	71.2%	11.2%	53.2%
Has union employees	69.3%	32.8%	30.4%	90.9%	35.2%	80.6%
Unknown	67.9%	21.7%	32.2%	86.0%	20.5%	81.3%
Percent low wage employees **						
50% or more low wage	27.9%	13.4%	22.7%	73.3%	13.2%	47.1%
Less than 50% low wage	20.6%	11.8%	30.4%	75.1%	11.4%	48.6%
Unknown	69.9%	19.3%	30.3%	76.5%	17.6%	74.6%

Source: Agency for Health Care Policy and Research, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I.A.2.a(2001) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	0.56%	1.06%	1.07%	0.57%	0.90%
Industry group **						
Agric., fish., forest.	2.12%	2.46%	10.89% *	8.30%	2.50% *	9.37%
Mining and manufacturing	1.56%	1.17%	4.05%	1.42%	1.42%	2.53%
Construction	1.25%	1.43%	7.28%	8.01%	1.52%	4.55%
Utilities and transp.	2.33%	3.19% *	9.00%	2.91%	3.52% *	3.69%
Wholesale trade	2.33%	1.60%	4.00%	3.45%	1.61%	3.11%
Fin. svcs. and real est.	1.50%	1.59%	4.68%	2.05%	1.86%	1.70%
Retail trade	1.22%	1.07%	3.67%	1.93%	1.11%	1.69%
Professional services	1.00%	0.50%	3.06%	4.20%	0.53%	2.81%
Other Services	1.25%	0.95%	2.00%	2.56%	1.08%	2.51%
Ownership						
For profit, incorporated	0.90%	0.65%	1.46%	1.02%	0.61%	1.06%
For profit, unincorporated	1.75%	1.32%	3.53%	7.20%	1.38%	4.93%
Nonprofit	0.82%	1.23%	2.17%	2.78%	1.30%	1.37%
Unknown	3.21%	13.34% *	14.60% *	2.51%	13.52% *	2.85%
Age of firm						
Less than 5 years	1.29%	1.40%	4.76%	8.56%	1.52%	4.86%
5-9 years	0.98%	0.95%	6.39% *	4.73%	1.05%	1.97%
10-19 years	0.90%	0.89%	3.45%	4.38%	0.89%	2.08%
20 or more years	1.06%	0.69%	1.75%	1.53%	0.75%	1.16%
Unknown	1.16%	12.43% *	9.10%	1.18%	14.28% *	1.10%
Multi/single status						
2 or more locations	0.89%	1.10%	1.19%	1.08%	1.26%	1.01%
1 location only	0.53%	0.55%	2.69%	4.56%	0.58%	1.39%
Percent full-time employees						
Less than 25%	3.49%	2.92%	4.81%	4.75%	3.26%	4.32%
25-49%	2.87%	1.66%	3.36%	2.58%	1.83%	2.94%
50-74%	0.96%	0.45%	3.93%	2.42%	0.50%	1.27%
75% or more	0.83%	0.66%	1.29%	1.16%	0.65%	1.02%
Union presence						
No union employees	0.59%	0.56%	1.02%	0.86%	0.57%	0.82%
Has union employees	2.89%	4.44%	4.58%	1.91%	4.88%	2.27%
Unknown	3.42%	4.57%	8.78%	3.46%	5.09%	3.65%
Percent low wage employees **						
50% or more low wage	1.01%	0.74%	1.16%	2.23%	0.84%	1.56%
Less than 50% low wage	0.81%	0.79%	1.70%	2.53%	0.76%	1.41%
Unknown	1.45%	4.61%	7.14%	1.53%	5.00%	1.52%

Source: Agency for Health Care Policy and Research, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I.A.2.b(2001) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47. 5%	73. 3%	55. 8%	42. 2%	27. 4%	13. 7%	65. 9%	20. 4%
Industry group **								
Agric. /fish. /forest.	74. 9%	79. 5%	74. 9%	71. 5%	60. 5%	8. 9% *	78. 8%	43. 6%
Mining and Mfg.	46. 4%	72. 1%	48. 1%	43. 8%	27. 5%	20. 8%	59. 5%	26. 6%
Construction	68. 7%	74. 9%	66. 9%	59. 5%	44. 5%	21. 1% *	71. 9%	41. 2%
Utilities and trans.	48. 6%	61. 7%	49. 6%	38. 6%	42. 0%	40. 5%	56. 0%	40. 8%
Wholesale	51. 9%	75. 5%	52. 4%	44. 9%	23. 8%	21. 7%	67. 1%	25. 1%
Fin. svcs and real estate	34. 6%	72. 6%	64. 9%	34. 7%	25. 0%	9. 9%	67. 9%	14. 0%
Retail	32. 7%	66. 9%	47. 5%	29. 3%	20. 8%	8. 7%	57. 2%	12. 6%
Professional services	59. 9%	76. 4%	59. 4%	47. 4%	33. 5%	28. 9%	70. 6%	32. 7%
Others services	43. 2%	71. 7%	52. 8%	39. 7%	26. 3%	6. 5%	62. 6%	17. 3%
Ownership								
For profit, incorporated	44. 4%	72. 1%	55. 2%	40. 7%	27. 2%	14. 2%	64. 0%	19. 6%
For profit, unincorporated	61. 8%	73. 3%	52. 4%	36. 2%	26. 1%	10. 1%	68. 8%	21. 8%
Nonprofit	59. 1%	79. 6%	63. 0%	54. 5%	31. 8%	19. 5%	72. 5%	34. 2%
Unknown	8. 3%	100. 0% *	*****	6. 2% *	4. 6% *	8. 1%	39. 9% *	7. 6%
Age of firm								
Less than 5 years	60. 6%	69. 4%	51. 1%	41. 9%	25. 8%	8. 1% *	65. 0%	26. 2%
5-9 years	57. 9%	70. 2%	51. 8%	41. 0%	27. 9%	9. 9% *	64. 4%	22. 6%
10-19 years	58. 5%	73. 0%	53. 2%	41. 6%	27. 4%	13. 0%	65. 5%	26. 3%
20 or more	47. 5%	76. 2%	59. 0%	42. 8%	28. 1%	17. 4%	66. 9%	24. 0%
Unknown	11. 6%	88. 9%	58. 0% *	31. 2% *	21. 9%	10. 4%	64. 2%	11. 2%
Multi/single status								
2 or more locations	21. 4%	71. 2%	49. 4%	37. 1%	25. 4%	13. 7%	47. 8%	18. 2%
1 location only	65. 5%	73. 3%	56. 7%	45. 3%	41. 1%	30. 4%	67. 3%	40. 3%
Percent full-time employees								
Less than 25%	40. 1%	74. 1%	51. 3%	42. 3%	26. 0%	4. 7%	62. 6%	16. 5%
25-49 %	34. 7%	71. 9%	56. 2%	33. 5%	24. 3%	3. 9% *	62. 1%	11. 2%
50-74 %	47. 0%	73. 0%	56. 5%	33. 5%	23. 3%	14. 8%	65. 6%	19. 2%
75% or more	49. 5%	73. 4%	56. 0%	44. 7%	28. 8%	15. 7%	66. 4%	22. 2%
Union presence								
No union employees	48. 3%	73. 1%	54. 8%	41. 1%	27. 0%	9. 0%	65. 5%	18. 4%
Has union employees	48. 0%	82. 3%	77. 4%	64. 6%	35. 2%	37. 2%	79. 7%	37. 5%
Unknown	21. 0%	68. 6%	58. 8%	32. 5% *	14. 9% *	8. 0%	62. 5%	9. 3%
Percent low wage employees **								
50% or more low wage	41. 2%	69. 9%	48. 7%	35. 0%	21. 4%	5. 8%	60. 2%	16. 4%
Less than 50% low wage	57. 6%	74. 2%	57. 9%	45. 6%	31. 7%	14. 8%	67. 6%	27. 1%
Unknown	20. 3%	70. 6%	59. 3%	35. 3%	26. 0%	15. 5%	64. 0%	16. 3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.b(2001) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 57%	0. 97%	1. 70%	1. 35%	1. 40%	1. 25%	0. 54%	0. 89%
Industry group **								
Agric. /fish. /forest.	2. 71%	3. 68%	10. 64%	9. 38%	13. 88%	3. 64% *	3. 03%	8. 20%
Mining and Mfg.	1. 19%	3. 91%	3. 85%	2. 40%	3. 03%	1. 73%	2. 17%	1. 41%
Construction	1. 67%	1. 70%	3. 78%	4. 13%	5. 83%	9. 32% *	1. 66%	3. 66%
Utilities and trans.	2. 96%	5. 82%	9. 24%	6. 58%	6. 62%	4. 29%	4. 51%	3. 85%
Wholesale	1. 48%	2. 49%	5. 55%	3. 75%	3. 89%	5. 88%	1. 17%	3. 97%
Fin. svcs and real estate	1. 35%	2. 57%	4. 03%	3. 35%	3. 89%	2. 21%	2. 05%	1. 97%
Retail	1. 61%	2. 53%	4. 51%	3. 44%	4. 02%	1. 49%	2. 05%	1. 15%
Professional services	0. 94%	1. 16%	3. 05%	2. 35%	2. 02%	3. 99%	0. 86%	2. 06%
Others services	1. 37%	1. 80%	2. 92%	2. 05%	3. 87%	0. 86%	1. 54%	1. 34%
Ownership								
For profit, incorporated	0. 68%	1. 27%	1. 83%	1. 26%	1. 62%	1. 48%	0. 84%	1. 17%
For profit, unincorporated	1. 72%	1. 92%	5. 43%	4. 85%	4. 54%	2. 97%	1. 74%	1. 92%
Nonprofit	1. 19%	1. 78%	3. 04%	2. 52%	3. 67%	4. 73%	1. 43%	2. 43%
Unknown	1. 64%	31. 62% *	*****	10. 08% *	3. 37% *	1. 76%	14. 90% *	1. 61%
Age of firm								
Less than 5 years	2. 47%	2. 48%	4. 69%	4. 28%	5. 84%	4. 93% *	2. 30%	4. 87%
5-9 years	2. 21%	2. 68%	1. 94%	4. 49%	4. 48%	3. 44% *	2. 09%	3. 45%
10-19 years	1. 34%	1. 33%	3. 37%	2. 18%	3. 08%	3. 59%	1. 26%	2. 11%
20 or more	0. 77%	1. 12%	1. 93%	1. 53%	1. 27%	1. 83%	0. 62%	1. 04%
Unknown	1. 09%	24. 86%	18. 48% *	13. 24% *	3. 40%	1. 25%	16. 63%	1. 18%
Multi/single status								
2 or more locations	1. 03%	6. 01%	4. 18%	2. 35%	1. 57%	1. 26%	2. 25%	1. 06%
1 location only	0. 54%	0. 91%	1. 85%	1. 69%	1. 80%	7. 39%	0. 53%	1. 87%
Percent full-time employees								
Less than 25%	1. 69%	4. 18%	5. 09%	4. 90%	5. 13%	1. 23%	2. 45%	2. 78%
25-49 %	2. 34%	5. 33%	4. 95%	4. 14%	4. 27%	1. 60% *	2. 73%	1. 40%
50-74 %	1. 63%	2. 13%	3. 63%	2. 90%	2. 35%	2. 97%	1. 11%	2. 10%
75% or more	0. 40%	0. 90%	2. 15%	1. 41%	1. 43%	1. 57%	0. 61%	1. 03%
Union presence								
No union employees	0. 71%	0. 93%	1. 94%	1. 46%	1. 50%	0. 82%	0. 57%	0. 84%
Has union employees	2. 85%	6. 26%	3. 59%	2. 91%	3. 03%	4. 54%	2. 99%	3. 49%
Unknown	2. 23%	9. 03%	10. 75%	11. 52% *	9. 62% *	1. 08%	6. 86%	1. 25%
Percent low wage employees **								
50% or more low wage	1. 27%	1. 60%	4. 09%	2. 02%	3. 21%	1. 45%	1. 30%	1. 48%
Less than 50% low wage	0. 53%	1. 07%	1. 68%	1. 67%	1. 89%	2. 23%	0. 71%	1. 27%
Unknown	1. 50%	4. 06%	10. 06%	5. 14%	3. 11%	1. 83%	3. 85%	1. 85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (1) (2001) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.6%	24.9%	18.3%	15.9%	10.0%	5.7%	22.4%	7.9%
Industry group **								
Agric., fish., forest.	13.7%	15.0%	7.9% *	17.8% *	12.5% *	*****	14.3%	8.7% *
Mining and manufacturing	16.8%	27.1%	18.0%	17.6%	7.5%	5.1%	22.9%	7.6%
Construction	23.1%	24.3%	23.1%	23.5%	15.3%	7.4% *	24.3%	13.5%
Utilities and transp.	14.2%	16.6%	26.9%	6.1% *	5.7% *	12.7%	18.0%	10.2%
Wholesale trade	20.2%	30.2%	19.1% *	14.6%	7.7%	10.7% *	25.8%	10.4% *
Fin. svcs. and real est.	9.7%	17.5%	22.5%	8.5%	11.1%	2.8% *	18.0%	4.6%
Retail trade	11.4%	25.8%	14.3%	10.2%	6.3%	2.1% *	20.7%	3.7%
Professional services	21.6%	25.3%	17.9%	16.6%	16.0%	19.1%	23.2%	17.4%
Other Services	16.4%	26.9%	17.7%	18.7%	9.4%	2.4%	23.4%	7.0%
Ownership								
For profit, incorporated	15.3%	24.4%	17.4%	15.1%	9.0%	5.8%	21.6%	7.3%
For profit, unincorporated	21.9%	25.8%	18.4%	13.3%	11.2%	2.9% *	24.2%	8.4%
Nonprofit	21.6%	25.7%	24.2%	22.2%	14.2%	11.2% *	24.7%	15.9%
Unknown	3.3% *	*****	*****	*****	*****	3.9% *	*****	3.4% *
Age of firm								
Less than 5 years	19.1%	22.0%	14.2% *	18.1%	4.6% *	2.4% *	20.1%	11.5%
5-9 years	21.7%	25.6%	18.1%	21.8%	11.7%	0.6% *	24.1%	8.6%
10-19 years	21.0%	25.5%	19.2%	16.1%	11.4%	5.6% *	23.4%	9.8%
20 or more years	16.8%	25.2%	18.6%	14.8%	10.5%	9.5%	21.9%	10.5%
Unknown	2.2%	*****	*****	*****	3.3% *	2.2%	*****	2.2%
Multi/single status								
2 or more locations	7.8%	20.6%	15.6%	11.7%	9.2%	5.7%	14.9%	7.0%
1 location only	22.6%	25.0%	18.7%	18.4%	15.7%	12.9% *	23.0%	16.5%
Percent full-time employees								
Less than 25%	14.8%	27.5%	14.1% *	15.1%	14.2%	1.9% *	22.5%	6.8%
25-49%	10.8%	21.9%	19.7%	11.3%	7.2% *	0.7% *	19.3%	3.6%
50-74%	17.0%	27.5%	17.8%	13.9%	8.9%	3.9%	24.1%	6.3%
75% or more	17.2%	24.4%	18.5%	16.9%	10.2%	7.1%	22.4%	8.9%
Union presence								
No union employees	16.4%	25.0%	18.0%	15.7%	9.7%	1.9%	22.5%	5.9%
Has union employees	22.4%	23.5%	20.2%	20.5%	14.6%	24.2%	22.1%	22.5%
Unknown	6.6%	13.6% *	37.7%	11.9% *	5.1% *	2.3% *	18.8%	3.1%
Percent low-wage employees **								
50% or more low wage	14.0%	24.4%	14.2%	11.9%	8.7%	1.2% *	20.3%	5.8%
Less than 50% low wage	20.2%	25.3%	19.4%	17.5%	11.6%	8.0%	23.1%	11.1%
Unknown	7.2%	17.4%	25.8% *	18.9% *	5.4%	6.0%	19.4%	6.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.b. (1) (2001) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.72%	1.04%	0.62%	0.74%	1.06%	0.46%	0.72%
Industry group **								
Agric., fish., forest.	1.92%	2.49%	7.16% *	8.15% *	8.57% *	*****	2.16%	6.92% *
Mining and manufacturing	1.21%	2.45%	3.44%	1.74%	1.23%	0.97%	2.23%	0.76%
Construction	1.30%	2.15%	3.11%	2.23%	2.08%	5.70% *	1.48%	1.52%
Utilities and transp.	2.06%	4.09%	4.97%	2.11% *	3.20% *	2.75%	3.03%	2.14%
Wholesale trade	1.45%	3.27%	6.85% *	2.59%	1.82%	5.72% *	2.99%	3.27% *
Fin. svcs. and real est.	1.14%	3.36%	5.82%	2.00%	2.21%	0.86% *	3.46%	0.74%
Retail trade	1.01%	2.65%	2.68%	1.73%	1.64%	1.38% *	1.79%	1.03%
Professional services	1.02%	1.06%	2.30%	1.48%	1.98%	4.00%	0.90%	2.08%
Other Services	1.14%	1.91%	2.22%	2.06%	1.82%	0.40%	1.58%	0.75%
Ownership								
For profit, incorporated	0.39%	0.88%	0.79%	0.61%	0.73%	1.26%	0.50%	0.97%
For profit, unincorporated	1.40%	1.77%	4.01%	2.69%	2.82%	1.90% *	1.54%	1.86%
Nonprofit	1.11%	1.79%	3.55%	2.35%	2.56%	4.25% *	1.29%	1.52%
Unknown	1.35% *	*****	*****	*****	*****	1.52% *	*****	1.37% *
Age of firm								
Less than 5 years	1.49%	1.92%	4.64% *	4.73%	1.68% *	2.13% *	1.63%	2.60%
5-9 years	1.45%	2.02%	1.79%	3.99%	2.74%	0.47% *	1.49%	1.14%
10-19 years	1.05%	1.76%	2.10%	1.83%	2.22%	2.59% *	1.27%	1.24%
20 or more years	0.57%	1.15%	1.45%	0.76%	0.84%	2.12%	0.71%	1.23%
Unknown	0.20%	*****	*****	*****	1.06% *	0.20%	*****	0.20%
Multi/single status								
2 or more locations	0.89%	5.86%	3.00%	1.59%	0.81%	1.07%	1.95%	0.84%
1 location only	0.49%	0.76%	0.99%	1.00%	1.47%	4.14% *	0.49%	0.85%
Percent full-time employees								
Less than 25%	1.76%	3.72%	4.75% *	4.39%	3.22%	0.89% *	2.66%	1.60%
25-49%	1.47%	4.36%	4.63%	2.57%	2.55% *	0.33% *	3.43%	0.75%
50-74%	1.44%	2.87%	3.69%	2.11%	1.24%	0.99%	1.97%	0.94%
75% or more	0.44%	0.95%	1.51%	0.52%	0.72%	1.28%	0.78%	0.88%
Union presence								
No union employees	0.40%	0.63%	1.15%	0.72%	0.77%	0.23%	0.42%	0.39%
Has union employees	3.44%	6.08%	4.73%	4.68%	3.21%	5.28%	3.93%	4.14%
Unknown	1.50%	8.07% *	9.90%	8.35% *	5.28% *	0.82% *	4.87%	0.90%
Percent low-wage employees **								
50% or more low wage	0.95%	2.12%	1.94%	1.71%	1.39%	0.60% *	1.40%	0.72%
Less than 50% low wage	0.53%	0.98%	1.31%	0.71%	0.84%	1.85%	0.79%	0.98%
Unknown	1.40%	4.58%	11.56% *	6.84% *	1.11%	1.54%	4.09%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (2) (2001) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26. 4%	37. 7%	31. 6%	24. 7%	18. 9%	9. 6%	34. 9%	13. 8%
Industry group **								
Agric., fish., forest.	35. 9%	34. 8%	39. 5%	48. 0%	40. 8%	8. 4% *	36. 4%	31. 5%
Mining and manufacturing	27. 0%	36. 1%	30. 1%	26. 2%	20. 3%	14. 7%	32. 7%	18. 5%
Construction	37. 1%	38. 9%	37. 5%	35. 5%	27. 2%	16. 8% *	38. 1%	28. 7%
Utilities and transp.	30. 7%	37. 4%	13. 8% *	27. 3%	38. 0%	29. 0%	30. 3%	31. 0%
Wholesale trade	28. 1%	36. 1%	27. 7%	27. 1%	18. 7%	17. 4% *	33. 6%	18. 5%
Fin. svcs. and real est.	22. 5%	44. 5%	41. 8%	25. 3%	16. 4%	7. 6%	42. 1%	10. 4%
Retail trade	17. 0%	31. 9%	27. 0%	17. 4%	16. 1%	3. 9% *	28. 9%	7. 2%
Professional services	34. 6%	41. 6%	34. 4%	29. 3%	20. 2%	23. 0%	39. 0%	23. 3%
Other Services	22. 0%	33. 8%	28. 5%	19. 2%	17. 4%	4. 5%	30. 5%	10. 6%
Ownership								
For profit, incorporated	25. 3%	37. 4%	31. 9%	24. 8%	19. 0%	10. 2%	34. 4%	13. 7%
For profit, unincorporated	31. 5%	36. 3%	29. 7%	20. 3%	17. 2%	5. 4% *	34. 6%	13. 8%
Nonprofit	32. 0%	42. 8%	31. 9%	27. 3%	21. 0%	10. 9% *	38. 1%	20. 4%
Unknown	5. 1%	100. 0% *	*****	6. 2% *	4. 6% *	4. 3%	39. 9% *	4. 3%
Age of firm								
Less than 5 years	35. 1%	40. 3%	28. 8%	23. 3%	18. 8%	3. 4% *	37. 7%	14. 9%
5-9 years	31. 6%	37. 3%	31. 6%	20. 5%	17. 1%	7. 7% *	34. 9%	13. 8%
10-19 years	31. 2%	37. 6%	30. 6%	24. 1%	15. 5%	5. 6% *	34. 6%	15. 5%
20 or more years	26. 3%	37. 0%	32. 6%	25. 7%	19. 9%	12. 4%	34. 3%	16. 6%
Unknown	8. 4%	52. 0% *	58. 0% *	31. 2% *	17. 6%	7. 4%	43. 9% *	8. 1%
Multi/single status								
2 or more locations	14. 3%	37. 0%	30. 8%	23. 4%	17. 7%	9. 6%	28. 6%	12. 6%
1 location only	34. 7%	37. 7%	31. 7%	25. 4%	27. 2%	21. 3%	35. 4%	25. 0%
Percent full-time employees								
Less than 25%	17. 9%	30. 2%	27. 9%	19. 1%	11. 4% *	2. 7% *	27. 0%	8. 4%
25-49%	19. 4%	40. 1%	27. 3%	20. 8%	15. 4%	2. 6% *	34. 2%	6. 7%
50-74%	22. 6%	33. 3%	29. 3%	16. 7%	15. 3%	7. 0%	30. 5%	10. 8%
75% or more	28. 4%	38. 8%	32. 7%	27. 1%	20. 8%	11. 8%	36. 2%	15. 9%
Union presence								
No union employees	26. 3%	37. 4%	31. 0%	23. 9%	18. 4%	6. 3%	34. 4%	12. 2%
Has union employees	32. 7%	55. 5%	49. 0%	40. 3%	27. 1%	25. 9%	52. 0%	26. 3%
Unknown	12. 5%	36. 4%	21. 1% *	25. 6% *	11. 8% *	6. 1%	32. 0%	7. 0%
Percent low-wage employees **								
50% or more low wage	21. 3%	33. 3%	26. 4%	20. 0%	13. 0%	3. 9%	29. 9%	10. 1%
Less than 50% low wage	31. 9%	38. 8%	33. 2%	27. 0%	22. 6%	10. 5%	36. 3%	18. 5%
Unknown	13. 5%	40. 5%	31. 3%	18. 7%	20. 3%	10. 9%	35. 9%	11. 5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (2) (2001) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 42%	0. 84%	1. 07%	1. 16%	1. 09%	1. 33%	0. 45%	0. 77%
Industry group **								
Agric., fish., forest.	3. 10%	2. 58%	11. 28%	12. 06%	11. 50%	3. 66% *	2. 98%	7. 80%
Mining and manufacturing	1. 81%	4. 97%	3. 73%	2. 29%	3. 84%	1. 75%	2. 79%	1. 59%
Construction	1. 31%	1. 93%	1. 79%	4. 03%	5. 29%	6. 95% *	1. 31%	2. 95%
Utilities and transp.	3. 75%	6. 44%	9. 39% *	5. 98%	6. 70%	3. 00%	6. 17%	3. 37%
Wholesale trade	2. 39%	3. 11%	5. 17%	3. 03%	3. 35%	5. 52% *	2. 26%	3. 70%
Fin. svcs. and real est.	1. 53%	2. 76%	4. 20%	3. 39%	2. 63%	1. 79%	2. 42%	1. 56%
Retail trade	1. 09%	2. 13%	3. 10%	3. 16%	3. 20%	1. 19% *	1. 72%	0. 60%
Professional services	1. 17%	1. 62%	2. 09%	1. 93%	2. 19%	4. 33%	1. 30%	2. 36%
Other Services	0. 59%	1. 32%	2. 57%	2. 16%	2. 58%	0. 76%	0. 72%	0. 87%
Ownership								
For profit, incorporated	0. 59%	1. 28%	1. 50%	1. 17%	1. 38%	1. 54%	0. 80%	1. 03%
For profit, unincorporated	1. 49%	1. 96%	3. 46%	2. 80%	3. 82%	1. 63% *	1. 67%	1. 56%
Nonprofit	0. 91%	2. 45%	2. 92%	1. 98%	1. 93%	3. 31% *	1. 56%	1. 18%
Unknown	1. 29%	31. 62% *	*****	10. 08% *	3. 38% *	1. 12%	14. 90% *	1. 04%
Age of firm								
Less than 5 years	1. 66%	1. 92%	3. 83%	4. 49%	4. 40%	3. 18% *	1. 69%	3. 31%
5-9 years	1. 79%	2. 57%	2. 04%	2. 64%	2. 82%	3. 40% *	2. 09%	1. 97%
10-19 years	1. 20%	1. 39%	2. 76%	2. 10%	2. 10%	2. 56% *	1. 13%	1. 58%
20 or more years	0. 62%	1. 30%	1. 52%	1. 39%	1. 16%	1. 95%	0. 61%	1. 01%
Unknown	1. 09%	16. 81% *	18. 48% *	13. 24% *	3. 48%	1. 24%	13. 56% *	1. 18%
Multi/single status								
2 or more locations	0. 81%	7. 41%	3. 10%	1. 81%	1. 24%	1. 34%	2. 33%	0. 91%
1 location only	0. 49%	0. 88%	1. 13%	1. 23%	1. 53%	6. 08%	0. 47%	1. 43%
Percent full-time employees								
Less than 25%	1. 85%	3. 67%	5. 76%	3. 47%	4. 03% *	1. 33% *	3. 38%	1. 38%
25-49%	2. 05%	5. 95%	3. 83%	3. 60%	3. 82%	0. 96% *	3. 21%	1. 03%
50-74%	0. 96%	2. 96%	2. 94%	1. 80%	2. 15%	1. 64%	1. 99%	1. 20%
75% or more	0. 55%	1. 15%	1. 05%	1. 17%	1. 24%	1. 64%	0. 73%	0. 94%
Union presence								
No union employees	0. 41%	0. 80%	1. 23%	1. 26%	1. 07%	0. 84%	0. 42%	0. 53%
Has union employees	2. 79%	7. 06%	6. 06%	5. 01%	4. 06%	4. 63%	4. 39%	3. 59%
Unknown	1. 21%	4. 95%	11. 45% *	12. 22% *	9. 13% *	1. 16%	3. 36%	1. 35%
Percent low-wage employees **								
50% or more low wage	0. 92%	1. 71%	3. 35%	1. 82%	2. 27%	1. 18%	1. 02%	1. 01%
Less than 50% low wage	0. 67%	0. 98%	0. 90%	1. 27%	1. 66%	2. 14%	0. 73%	1. 14%
Unknown	1. 55%	5. 99%	5. 79%	2. 84%	2. 84%	1. 88%	4. 37%	1. 81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (3) (2001) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8. 3%	12. 6%	8. 8%	4. 3%	2. 2%	5. 8%	10. 8%	4. 5%
Industry group **								
Agric., fish., forest.	25. 9%	30. 3%	27. 5% *	6. 0% *	7. 2% *	0. 6% *	28. 6%	3. 6% *
Mining and manufacturing	4. 9%	9. 6%	4. 3% *	2. 5% *	1. 8% *	3. 5%	6. 3%	2. 7%
Construction	11. 1%	13. 3%	10. 3%	4. 9% *	5. 6% *	6. 1% *	11. 8%	5. 2% *
Utilities and transp.	11. 1%	9. 2%	9. 9% *	6. 8% *	1. 9% *	19. 1%	8. 9%	13. 4%
Wholesale trade	9. 5%	10. 8%	9. 7% *	7. 4% *	1. 9% *	12. 4% *	10. 2%	8. 2% *
Fin. svcs. and real est.	4. 9%	13. 8%	6. 2% *	3. 1% *	2. 6% *	0. 4% *	11. 6%	0. 8% *
Retail trade	6. 4%	10. 5%	7. 5% *	2. 4% *	1. 2% *	5. 7%	8. 7%	4. 6%
Professional services	10. 8%	12. 0%	10. 1%	5. 3%	2. 2% *	16. 1%	11. 1%	10. 2%
Other Services	6. 9%	12. 9%	8. 5%	4. 6%	2. 4%	0. 9% *	10. 7%	1. 7%
Ownership								
For profit, incorporated	7. 8%	11. 9%	8. 6%	3. 7%	2. 2%	6. 3%	10. 0%	5. 1%
For profit, unincorporated	11. 3%	13. 7%	8. 7% *	4. 9% *	2. 3% *	3. 9% *	12. 7%	2. 9% *
Nonprofit	9. 0%	13. 7%	9. 8%	7. 3%	2. 3%	3. 2% *	12. 3%	2. 8%
Unknown	1. 5% *	*****	*****	*****	0. 0%	1. 8% *	*****	1. 5% *
Age of firm								
Less than 5 years	7. 2%	7. 5%	9. 3%	5. 2% *	3. 0% *	3. 0% *	7. 7%	3. 1% *
5-9 years	7. 0%	9. 5%	5. 0%	1. 6% *	3. 3% *	1. 7% *	7. 9%	2. 0% *
10-19 years	9. 0%	12. 1%	7. 7%	3. 7%	3. 4%	2. 5% *	10. 3%	3. 1%
20 or more years	10. 1%	16. 1%	10. 3%	5. 1%	1. 7%	10. 3%	13. 0%	6. 6%
Unknown	1. 9%	40. 3% *	*****	*****	2. 8% *	1. 7%	22. 1% *	1. 8%
Multi/single status								
2 or more locations	4. 8%	14. 1%	6. 4%	3. 2%	1. 9%	5. 8%	6. 2%	4. 6%
1 location only	10. 7%	12. 5%	9. 1%	5. 0%	3. 9%	1. 6% *	11. 2%	3. 7%
Percent full-time employees								
Less than 25%	7. 9%	16. 7%	9. 3%	8. 2%	1. 7% *	1. 2% *	13. 3%	2. 3%
25-49%	5. 6%	11. 5%	11. 3%	2. 7% *	3. 5% *	0. 8% *	10. 0%	1. 7%
50-74%	9. 3%	13. 2%	10. 4%	4. 0% *	2. 0% *	7. 8%	11. 9%	5. 5%
75% or more	8. 4%	12. 3%	8. 2%	4. 2%	2. 1%	6. 5%	10. 5%	4. 9%
Union presence								
No union employees	7. 6%	12. 5%	8. 6%	4. 1%	2. 1%	1. 7%	10. 7%	2. 0%
Has union employees	19. 5%	10. 9%	14. 3%	10. 6%	3. 8%	26. 1%	12. 7%	21. 8%
Unknown	3. 7%	19. 0% *	3. 8% *	*****	0. 3% *	1. 1% *	13. 1%	1. 0% *
Percent low-wage employees **								
50% or more low wage	7. 0%	13. 0%	9. 8% *	4. 4%	1. 6%	0. 8% *	11. 1%	1. 6%
Less than 50% low wage	9. 1%	12. 3%	8. 5%	4. 4%	2. 5%	7. 2%	10. 6%	4. 6%
Unknown	6. 9%	17. 0%	7. 9% *	2. 6% *	2. 3% *	6. 6%	13. 3%	6. 3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(2001) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.62%	0.98%	0.34%	0.35%	0.79%	0.42%	0.51%
Industry group **								
Agric., fish., forest.	3.06%	3.14%	9.99% *	3.68% *	4.12% *	0.41% *	3.14%	2.72% *
Mining and manufacturing	0.70%	2.47%	1.33% *	0.99% *	0.65% *	0.95%	1.07%	0.46%
Construction	1.02%	1.16%	2.79%	1.63% *	2.90% *	3.67% *	1.12%	1.82% *
Utilities and transp.	2.27%	2.07%	8.37% *	3.70% *	2.02% *	4.20%	1.56%	3.39%
Wholesale trade	1.96%	2.37%	4.44% *	3.02% *	1.27% *	6.36% *	2.00%	3.88% *
Fin. svcs. and real est.	0.57%	2.82%	1.94% *	1.45% *	1.22% *	0.25% *	2.17%	0.32% *
Retail trade	0.74%	1.52%	2.86% *	0.92% *	0.65% *	1.17%	1.04%	0.92%
Professional services	0.61%	0.93%	1.53%	1.21%	0.77% *	3.72%	0.70%	2.14%
Other Services	0.57%	1.39%	2.15%	1.08%	0.54%	0.31% *	0.97%	0.27%
Ownership								
For profit, incorporated	0.39%	0.75%	1.05%	0.39%	0.44%	0.91%	0.52%	0.65%
For profit, unincorporated	0.93%	0.88%	2.96% *	1.95% *	1.47% *	2.31% *	1.02%	1.09% *
Nonprofit	0.45%	1.19%	1.75%	1.01%	0.44%	1.53% *	0.70%	0.52%
Unknown	0.84% *	*****	*****	*****	0.00%	0.92% *	*****	0.86% *
Age of firm								
Less than 5 years	0.76%	0.90%	2.59%	1.94% *	1.90% *	2.43% *	0.85%	1.20% *
5-9 years	0.97%	1.84%	1.14%	0.80% *	2.31% *	1.05% *	1.12%	1.06% *
10-19 years	0.66%	0.85%	1.35%	0.95%	0.84%	0.83% *	0.77%	0.66%
20 or more years	0.46%	1.21%	1.13%	0.43%	0.38%	1.50%	0.68%	0.87%
Unknown	0.42%	14.95% *	*****	*****	2.26% *	0.37%	10.66% *	0.35%
Multi/single status								
2 or more locations	0.48%	3.46%	1.32%	0.54%	0.32%	0.79%	0.75%	0.56%
1 location only	0.38%	0.59%	1.05%	0.51%	0.92%	1.09% *	0.43%	0.42%
Percent full-time employees								
Less than 25%	0.98%	2.98%	2.76%	2.29%	0.91% *	0.62% *	2.03%	0.67%
25-49%	0.79%	2.01%	2.49%	1.07% *	1.41% *	0.48% *	1.33%	0.46%
50-74%	0.74%	1.72%	2.89%	1.70% *	0.99% *	1.70%	0.96%	1.12%
75% or more	0.30%	0.66%	0.81%	0.35%	0.30%	1.07%	0.45%	0.68%
Union presence								
No union employees	0.25%	0.68%	1.04%	0.45%	0.36%	0.21%	0.46%	0.21%
Has union employees	2.39%	3.14%	3.08%	2.94%	0.90%	3.94%	1.62%	3.14%
Unknown	1.00%	7.00% *	3.15% *	*****	0.15% *	0.59% *	2.83%	0.52% *
Percent low-wage employees **								
50% or more low wage	0.60%	0.86%	3.05% *	0.85%	0.34%	0.32% *	0.82%	0.30%
Less than 50% low wage	0.39%	0.83%	0.76%	0.33%	0.50%	2.10%	0.58%	0.92%
Unknown	1.12%	5.10%	2.64% *	1.50% *	0.89% *	1.30%	3.93%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.c(2001) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.5%	44.5%	35.9%	19.3%	9.1%	7.9%	39.7%	9.4%
Industry group **								
Agric., fish., forest.	53.2%	58.3%	60.1%	36.4% *	23.7% *	0.6% *	57.7%	16.7% *
Mining and manufacturing	27.3%	45.4%	29.4%	20.9%	13.7%	14.8%	35.6%	14.7%
Construction	45.8%	49.4%	49.3%	35.7%	24.6%	14.5% *	48.1%	26.5%
Utilities and transp.	29.8%	49.2%	21.3% *	24.4%	18.8%	19.4%	38.6%	20.5%
Wholesale trade	30.2%	46.3%	34.3%	16.8%	7.1%	15.4% *	40.4%	12.2% *
Fin. svcs. and real est.	16.6%	37.5%	35.9%	12.1% *	5.8% *	4.6% *	35.5%	4.9%
Retail trade	17.8%	38.0%	30.5%	12.5%	5.7%	4.6%	32.6%	5.5%
Professional services	32.5%	42.1%	37.1%	14.6%	7.9%	21.2%	39.1%	15.5%
Other Services	27.0%	49.2%	34.5%	22.1%	10.0%	1.7%	41.6%	7.4%
Ownership								
For profit, incorporated	26.4%	45.8%	35.9%	18.3%	8.6%	8.7%	39.8%	9.5%
For profit, unincorporated	32.4%	37.2%	30.5%	23.1%	17.5%	5.3% *	35.6%	14.3%
Nonprofit	34.0%	53.8%	40.5%	22.1%	8.0%	7.0% *	46.8%	10.1%
Unknown	2.7% *	*****	100.0% *	4.3% *	4.4% *	1.9% *	26.8% *	2.2% *
Age of firm								
Less than 5 years	35.1%	40.0%	33.6%	21.8%	10.7%	5.4% *	37.8%	13.5%
5-9 years	35.4%	45.6%	30.4%	17.9%	6.7% *	5.8% *	40.5%	7.8%
10-19 years	33.4%	43.3%	32.3%	19.8%	8.9%	4.3% *	38.5%	10.2%
20 or more years	27.5%	46.5%	39.7%	19.3%	9.4%	11.2%	40.8%	11.5%
Unknown	5.4%	40.3% *	*****	2.2% *	7.7% *	5.1%	22.9% *	5.3%
Multi/single status								
2 or more locations	10.1%	42.7%	31.9%	13.5%	7.7%	7.9%	25.5%	8.2%
1 location only	39.5%	44.5%	36.5%	22.7%	18.6%	14.0% *	40.9%	20.0%
Percent full-time employees								
Less than 25%	27.5%	54.2%	46.4%	22.2%	12.6% *	1.7% *	47.1%	7.1%
25-49%	24.2%	52.3%	43.4%	25.1%	9.0%	2.0% *	45.5%	6.0%
50-74%	26.1%	44.6%	37.3%	16.4%	5.9%	2.4% *	40.4%	4.8%
75% or more	28.1%	43.5%	34.4%	18.9%	9.4%	10.5%	38.8%	11.0%
Union presence								
No union employees	27.3%	44.1%	34.5%	18.1%	7.4%	4.1%	39.2%	6.7%
Has union employees	36.4%	64.9%	70.3%	42.2%	29.8%	26.3%	62.9%	27.6%
Unknown	11.1%	36.1%	21.3% *	19.0% *	10.3% *	4.8%	30.2%	5.7% *
Percent low-wage employees **								
50% or more low wage	24.3%	43.5%	33.3%	20.1%	6.6%	1.6% *	38.0%	6.3%
Less than 50% low wage	33.1%	44.7%	36.7%	19.0%	10.5%	8.9%	40.2%	11.2%
Unknown	12.1%	44.6%	39.0%	17.5%	11.4%	9.3%	39.8%	9.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.c(2001) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	0.98%	1.06%	0.83%	0.90%	1.15%	0.59%	0.63%
Industry group **								
Agric., fish., forest.	3.19%	5.03%	12.67%	12.19% *	10.08% *	0.41% *	3.80%	5.77% *
Mining and manufacturing	1.26%	2.85%	3.24%	2.03%	2.12%	1.33%	2.38%	0.96%
Construction	2.42%	3.05%	3.52%	4.28%	4.17%	6.50% *	2.66%	3.24%
Utilities and transp.	2.67%	4.85%	7.47% *	5.51%	4.74%	3.97%	4.16%	2.55%
Wholesale trade	2.67%	4.05%	5.46%	3.91%	1.81%	6.13% *	2.85%	4.00% *
Fin. svcs. and real est.	0.99%	2.66%	4.33%	4.04% *	2.15% *	1.45% *	2.29%	1.25%
Retail trade	1.24%	2.62%	3.04%	2.21%	1.05%	1.29%	1.76%	0.99%
Professional services	1.07%	1.64%	1.64%	1.36%	1.16%	4.63%	1.05%	2.45%
Other Services	0.94%	2.30%	1.95%	2.87%	1.83%	0.29%	1.09%	0.84%
Ownership								
For profit, incorporated	0.58%	1.27%	0.99%	1.10%	0.87%	1.31%	0.88%	0.87%
For profit, unincorporated	0.89%	1.92%	5.15%	4.16%	3.05%	3.65% *	0.97%	1.73%
Nonprofit	0.89%	3.18%	3.57%	2.61%	0.96%	2.39% *	1.56%	1.17%
Unknown	0.95% *	*****	31.62% *	7.02% *	3.42% *	0.68% *	13.52% *	0.78% *
Age of firm								
Less than 5 years	1.63%	2.19%	4.35%	2.79%	2.71%	4.18% *	1.78%	2.31%
5-9 years	1.30%	2.23%	3.40%	3.79%	2.25% *	2.46% *	1.54%	2.10%
10-19 years	0.84%	1.17%	2.27%	2.05%	1.56%	1.48% *	0.96%	0.75%
20 or more years	0.55%	1.50%	1.82%	1.31%	1.05%	1.61%	0.77%	0.76%
Unknown	1.00%	14.95% *	*****	5.21% *	2.43% *	1.07%	13.26% *	0.99%
Multi/single status								
2 or more locations	0.63%	5.89%	3.20%	1.47%	0.89%	1.16%	1.60%	0.77%
1 location only	0.62%	0.94%	0.99%	1.06%	1.76%	4.24% *	0.64%	1.27%
Percent full-time employees								
Less than 25%	2.48%	5.00%	7.69%	3.65%	3.92% *	0.64% *	3.67%	1.50%
25-49%	1.65%	4.40%	4.30%	4.20%	1.46%	0.81% *	2.65%	0.76%
50-74%	1.16%	2.36%	3.44%	2.26%	1.45%	0.78% *	1.13%	0.78%
75% or more	0.42%	1.02%	1.32%	1.15%	1.18%	1.51%	0.69%	0.85%
Union presence								
No union employees	0.46%	1.01%	1.36%	0.83%	0.82%	0.66%	0.61%	0.42%
Has union employees	2.58%	5.44%	6.15%	4.40%	4.94%	3.96%	3.49%	3.01%
Unknown	1.94%	5.79%	9.83% *	7.88% *	6.11% *	1.33%	5.92%	1.73% *
Percent low-wage employees **								
50% or more low wage	1.10%	1.78%	3.59%	2.25%	1.03%	0.56% *	1.39%	0.57%
Less than 50% low wage	0.57%	1.15%	1.12%	0.84%	1.19%	2.19%	0.78%	0.76%
Unknown	1.52%	6.51%	9.79%	3.03%	2.76%	1.81%	4.94%	1.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. c. (1) (2001) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.3%	14.7%	11.3%	6.9%	2.4%	3.9%	13.0%	3.8%
Industry group **								
Agric., fish., forest.	10.8%	13.3%	3.2% *	8.0% *	6.9% *	*****	11.3%	6.7% *
Mining and manufacturing	9.5%	17.7%	11.1% *	8.3%	1.3% *	2.4%	14.2%	2.5%
Construction	15.0%	15.2%	16.7%	15.3%	9.7%	4.1% *	15.7%	9.5%
Utilities and transp.	8.9%	18.7%	8.4% *	2.6% *	2.2% *	4.0% *	14.1%	3.5% *
Wholesale trade	11.7%	16.9%	14.7% *	3.7% *	0.9% *	10.3% *	14.7%	6.3% *
Fin. svcs. and real est.	3.2%	7.8%	9.8% *	0.5% *	0.8% *	0.4% *	7.6%	0.5% *
Retail trade	6.4%	14.4%	10.6%	3.3% *	1.3% *	1.8% *	11.8%	2.0% *
Professional services	12.1%	14.6%	10.2%	5.1%	2.9% *	15.5%	13.0%	9.7%
Other Services	9.1%	15.9%	10.4%	9.9%	3.6% *	0.8%	13.5%	3.2%
Ownership								
For profit, incorporated	9.0%	15.5%	10.8%	6.4%	1.7%	4.3%	13.1%	3.9%
For profit, unincorporated	10.5%	12.1%	10.1%	7.6% *	6.4% *	0.6% *	11.6%	4.2% *
Nonprofit	11.4%	16.2%	14.7%	9.0%	3.5%	4.5% *	15.1%	4.6%
Unknown	0.7% *	*****	100.0% *	*****	*****	0.2% *	22.8% *	0.2% *
Age of firm								
Less than 5 years	7.9%	8.6%	6.7% *	9.6% *	1.3% *	1.9% *	8.2%	5.3% *
5-9 years	13.5%	17.8%	10.8%	6.3% *	2.9% *	0.0% *	15.6%	1.9% *
10-19 years	12.1%	16.0%	11.3%	7.6%	2.1% *	0.9% *	14.2%	2.6%
20 or more years	9.5%	14.6%	12.1%	6.6%	2.7%	7.3%	12.7%	5.7%
Unknown	0.8%	*****	*****	*****	0.5% *	0.8%	*****	0.8%
Multi/single status								
2 or more locations	3.7%	12.3% *	5.7%	4.2%	1.9%	3.9%	6.0%	3.4%
1 location only	13.2%	14.8%	12.0%	8.5%	6.0%	4.7% *	13.6%	7.4%
Percent full-time employees								
Less than 25%	8.7%	15.8%	18.9% *	6.3% *	4.0% *	0.4% *	15.3%	1.9% *
25-49%	7.2%	14.3%	17.0%	6.4%	1.6% *	0.5% *	13.5%	1.7%
50-74%	9.0%	16.2%	10.1%	7.1%	2.3% *	0.3% *	13.9%	1.8%
75% or more	9.6%	14.4%	10.4%	6.9%	2.4%	5.4%	12.7%	4.6%
Union presence								
No union employees	8.8%	14.8%	10.8%	6.5%	1.6%	0.4%	12.9%	1.5%
Has union employees	18.1%	14.5%	20.3%	15.3%	11.8%	20.1%	16.9%	18.5%
Unknown	3.9% *	10.3% *	15.4% *	2.4% *	7.2% *	1.4% *	10.6% *	2.0% *
Percent low-wage employees **								
50% or more low wage	8.2%	15.0%	11.2%	6.9%	2.1%	0.2% *	12.8%	2.1%
Less than 50% low wage	10.9%	14.7%	11.2%	6.9%	2.9%	4.6% *	13.1%	4.2%
Unknown	5.0%	12.1% *	15.6% *	6.5% *	0.7% *	4.6% *	12.1%	4.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(2001) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.56%	0.73%	0.52%	0.48%	0.93%	0.33%	0.53%
Industry group **								
Agric., fish., forest.	1.99%	2.78%	1.98% *	5.07% *	6.38% *	*****	2.32%	6.05% *
Mining and manufacturing	1.19%	2.19%	3.66% *	1.97%	0.54% *	0.56%	2.14%	0.39%
Construction	1.19%	2.02%	2.93%	2.48%	2.70%	3.12% *	1.26%	1.37%
Utilities and transp.	2.47%	5.43%	3.15% *	1.95% *	2.90% *	2.43% *	3.68%	1.27% *
Wholesale trade	1.55%	1.81%	5.58% *	1.35% *	1.15% *	5.76% *	1.64%	3.52% *
Fin. svcs. and real est.	0.39%	0.97%	3.08% *	0.35% *	0.47% *	0.25% *	0.97%	0.17% *
Retail trade	0.87%	1.87%	1.81%	1.15% *	0.57% *	1.38% *	1.04%	1.07% *
Professional services	1.03%	1.32%	1.37%	1.08%	0.93% *	4.58%	0.87%	2.51%
Other Services	0.61%	1.15%	1.77%	1.95%	1.15% *	0.23%	0.89%	0.58%
Ownership								
For profit, incorporated	0.44%	0.98%	0.64%	0.50%	0.48%	1.08%	0.62%	0.73%
For profit, unincorporated	0.91%	1.46%	2.59%	3.50% *	2.04% *	0.31% *	0.99%	1.47% *
Nonprofit	1.18%	1.94%	1.76%	2.28%	0.98%	1.56% *	1.41%	0.94%
Unknown	0.54% *	*****	31.62% *	*****	*****	0.30% *	10.88% *	0.22% *
Age of firm								
Less than 5 years	0.99%	1.43%	3.13% *	3.27% *	0.49% *	1.81% *	1.24%	1.85% *
5-9 years	1.16%	1.66%	1.52%	2.65% *	1.35% *	0.02% *	1.27%	0.88% *
10-19 years	0.71%	1.61%	1.79%	1.22%	0.71% *	0.34% *	0.87%	0.46%
20 or more years	0.33%	0.59%	1.41%	0.47%	0.57%	1.79%	0.35%	0.92%
Unknown	0.17%	*****	*****	*****	0.32% *	0.19%	*****	0.17%
Multi/single status								
2 or more locations	0.53%	4.23% *	1.22%	0.68%	0.40%	0.94%	0.86%	0.62%
1 location only	0.35%	0.59%	0.74%	0.78%	1.35%	3.18% *	0.36%	0.46%
Percent full-time employees								
Less than 25%	1.71%	3.22%	7.19% *	2.78% *	2.71% *	0.27% *	2.53%	1.06% *
25-49%	1.22%	3.02%	4.17%	1.60%	0.78% *	0.32% *	2.66%	0.41%
50-74%	1.07%	1.93%	2.17%	1.59%	0.89% *	0.15% *	1.49%	0.42%
75% or more	0.41%	0.89%	0.83%	0.69%	0.49%	1.25%	0.51%	0.77%
Union presence								
No union employees	0.21%	0.49%	0.89%	0.60%	0.32%	0.10%	0.29%	0.17%
Has union employees	2.88%	4.19%	5.95%	4.16%	3.26%	4.51%	4.00%	3.43%
Unknown	1.58% *	5.92% *	6.64% *	4.58% *	6.10% *	0.83% *	5.85% *	1.16% *
Percent low-wage employees **								
50% or more low wage	0.51%	0.98%	1.25%	1.44%	0.59%	0.07% *	0.80%	0.41%
Less than 50% low wage	0.33%	0.70%	0.86%	0.74%	0.61%	1.68% *	0.47%	0.75%
Unknown	1.25%	4.55% *	8.20% *	3.90% *	0.28% *	1.44% *	3.53%	1.37% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. c. (2) (2001) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15. 1%	22. 8%	19. 3%	10. 9%	6. 8%	6. 3%	20. 7%	6. 9%
Industry group **								
Agric., fish., forest.	21. 7%	22. 2%	27. 9% *	22. 4% *	9. 6% *	*****	23. 6%	6. 5% *
Mining and manufacturing	15. 5%	21. 4%	16. 2%	13. 1%	12. 2%	11. 1%	18. 1%	11. 6%
Construction	24. 3%	26. 2%	24. 4%	20. 7%	13. 2%	13. 4% *	25. 1%	17. 7%
Utilities and transp.	17. 9%	26. 5%	7. 1% *	17. 9% *	15. 9%	14. 2%	20. 1%	15. 5%
Wholesale trade	16. 2%	23. 5%	12. 8%	11. 2%	6. 0%	12. 5% *	19. 9%	9. 9% *
Fin. svcs. and real est.	11. 5%	24. 7%	21. 7%	9. 7% *	5. 1% *	4. 1% *	23. 1%	4. 3%
Retail trade	9. 2%	18. 1%	16. 6%	7. 6%	4. 0%	2. 5% *	16. 3%	3. 3%
Professional services	18. 5%	21. 9%	21. 0%	8. 3%	5. 0%	18. 8%	20. 8%	12. 7%
Other Services	14. 1%	24. 8%	19. 5%	9. 5%	7. 5%	1. 1%	21. 2%	4. 5%
Ownership								
For profit, incorporated	14. 9%	23. 7%	19. 3%	10. 8%	6. 4%	7. 0%	20. 9%	7. 2%
For profit, unincorporated	16. 2%	18. 3%	14. 5%	13. 6%	12. 4%	1. 3% *	17. 5%	9. 0%
Nonprofit	18. 3%	28. 6%	23. 1%	9. 6%	6. 0%	2. 0% *	24. 9%	5. 8%
Unknown	1. 9% *	*****	*****	4. 3% *	4. 4% *	1. 5% *	3. 9% *	1. 8% *
Age of firm								
Less than 5 years	21. 6%	25. 1%	18. 6%	12. 0%	9. 8%	0. 8% *	23. 4%	7. 9%
5-9 years	18. 9%	23. 3%	18. 0%	10. 9%	3. 1% *	5. 5% *	21. 3%	5. 6% *
10-19 years	17. 4%	22. 1%	16. 9%	11. 2%	5. 9%	2. 0% *	19. 8%	6. 5%
20 or more years	15. 1%	22. 4%	20. 9%	10. 8%	7. 2%	9. 4%	20. 4%	8. 7%
Unknown	3. 7%	3. 3% *	*****	2. 2% *	6. 3% *	3. 6%	2. 6% *	3. 7%
Multi/single status								
2 or more locations	7. 3%	19. 0%	21. 6%	8. 5%	5. 9%	6. 3%	15. 5%	6. 3%
1 location only	20. 5%	22. 9%	19. 0%	12. 3%	12. 6%	9. 8%	21. 1%	12. 2%
Percent full-time employees								
Less than 25%	13. 4%	27. 1%	21. 5% *	9. 6%	7. 4% *	0. 7% *	22. 5%	3. 9%
25-49%	13. 5%	29. 9%	20. 1%	16. 3%	5. 7%	1. 1% *	25. 4%	3. 3%
50-74%	12. 3%	19. 3%	20. 9%	7. 1%	4. 8% *	1. 4% *	18. 6%	2. 8%
75% or more	15. 9%	22. 9%	18. 8%	11. 1%	7. 3%	8. 5%	20. 6%	8. 5%
Union presence								
No union employees	14. 4%	22. 4%	18. 2%	9. 9%	5. 6%	2. 9%	20. 1%	4. 5%
Has union employees	27. 7%	46. 6%	45. 0%	28. 2%	22. 9%	22. 4%	42. 7%	22. 8%
Unknown	6. 3%	16. 5% *	5. 9% *	16. 6% *	3. 1% *	3. 9% *	13. 7%	4. 2% *
Percent low-wage employees **								
50% or more low wage	12. 4%	21. 3%	17. 1%	10. 8%	4. 1%	1. 3% *	19. 1%	3. 6%
Less than 50% low wage	17. 9%	23. 2%	20. 0%	10. 9%	8. 1%	7. 1%	21. 1%	8. 2%
Unknown	8. 7%	25. 1%	16. 4% *	11. 6%	9. 9%	7. 3%	21. 4%	7. 6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(2001) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.66%	0.71%	1.07%	0.65%	1.17%	0.43%	0.66%
Industry group **								
Agric., fish., forest.	2.03%	2.22%	10.35% *	12.98% *	9.58% *	*****	2.44%	2.36% *
Mining and manufacturing	1.14%	3.13%	2.20%	1.88%	2.38%	1.20%	1.59%	0.94%
Construction	1.67%	2.81%	1.97%	3.46%	2.65%	6.40% *	1.83%	2.64%
Utilities and transp.	2.79%	5.71%	4.04% *	5.40% *	3.69%	3.36%	4.79%	2.38%
Wholesale trade	2.41%	3.30%	3.29%	3.19%	1.44%	5.94% *	2.00%	3.82% *
Fin. svcs. and real est.	1.28%	2.89%	4.44%	3.81% *	2.13% *	1.41% *	2.64%	1.25%
Retail trade	0.83%	1.67%	2.35%	1.82%	0.72%	1.23% *	1.14%	0.87%
Professional services	1.09%	1.11%	1.53%	1.57%	1.03%	4.69%	0.88%	2.56%
Other Services	0.72%	2.34%	2.82%	1.88%	1.73%	0.26%	1.27%	0.66%
Ownership								
For profit, incorporated	0.58%	0.99%	0.78%	1.15%	0.72%	1.32%	0.61%	0.89%
For profit, unincorporated	0.87%	1.18%	2.57%	2.43%	3.24%	1.45% *	0.97%	1.44%
Nonprofit	0.92%	2.86%	3.94%	1.71%	1.13%	0.58%	1.90%	1.01%
Unknown	0.78% *	*****	*****	7.02% *	3.42% *	0.65% *	10.20% *	0.80% *
Age of firm								
Less than 5 years	1.73%	2.16%	3.48%	2.23%	2.85%	1.04% *	1.93%	2.04%
5-9 years	1.23%	2.15%	3.13%	2.71%	1.85% *	2.50% *	1.58%	2.08% *
10-19 years	0.98%	1.67%	1.88%	1.75%	1.28%	1.42% *	1.16%	0.55%
20 or more years	0.60%	1.11%	1.44%	1.26%	0.78%	1.77%	0.64%	0.87%
Unknown	0.89%	10.25% *	*****	5.21% *	2.13% *	0.95%	10.31% *	0.89%
Multi/single status								
2 or more locations	0.69%	5.41%	2.89%	1.30%	0.64%	1.17%	1.74%	0.78%
1 location only	0.45%	0.69%	0.72%	1.06%	1.69%	2.85%	0.47%	1.05%
Percent full-time employees								
Less than 25%	1.55%	4.23%	7.27% *	2.88%	3.70% *	0.39% *	2.92%	1.14%
25-49%	1.94%	4.53%	2.96%	3.30%	1.67%	0.52% *	2.81%	0.63%
50-74%	0.64%	1.35%	2.13%	1.32%	1.54% *	0.71% *	0.79%	0.65%
75% or more	0.45%	0.67%	0.91%	1.03%	0.90%	1.56%	0.53%	0.88%
Union presence								
No union employees	0.41%	0.68%	0.93%	1.11%	0.59%	0.64%	0.45%	0.35%
Has union employees	2.70%	4.44%	7.49%	5.52%	4.43%	4.17%	3.42%	3.17%
Unknown	0.87%	7.43% *	5.11% *	7.49% *	1.97% *	1.22% *	3.38%	1.29% *
Percent low-wage employees **								
50% or more low wage	0.81%	1.58%	2.61%	2.10%	0.92%	0.53% *	1.05%	0.46%
Less than 50% low wage	0.51%	0.74%	0.89%	0.76%	0.89%	2.01%	0.54%	0.66%
Unknown	1.43%	6.06%	6.83% *	2.42%	2.51%	1.78%	4.96%	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. c. (3) (2001) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5. 5%	8. 2%	7. 0%	2. 4%	0. 9%	4. 1%	7. 3%	2. 9%
Industry group **								
Agric., fish., forest.	20. 7%	22. 8%	29. 0% *	6. 0% *	7. 2% *	0. 6% *	22. 8%	3. 6% *
Mining and manufacturing	3. 2%	6. 4%	3. 1% *	1. 1% *	1. 2% *	2. 8%	4. 2%	1. 7%
Construction	8. 4%	9. 0%	12. 0%	2. 1% *	3. 7% *	3. 4% *	9. 1%	3. 1% *
Utilities and transp.	4. 5%	4. 2% *	5. 8% *	4. 7% *	1. 7% *	5. 3% *	4. 5% *	4. 5% *
Wholesale trade	7. 3%	7. 5%	9. 7% *	3. 8% *	1. 5% *	11. 3% *	7. 5%	6. 9% *
Fin. svcs. and real est.	2. 7%	7. 0%	6. 1% *	2. 1% *	0. 4% *	0. 3% *	6. 6%	0. 3% *
Retail trade	3. 6%	5. 9%	3. 8%	1. 7% *	1. 0% *	3. 1% *	4. 9%	2. 6% *
Professional services	7. 1%	7. 3%	6. 8%	1. 5%	0. 4% *	14. 1%	6. 7%	8. 1%
Other Services	5. 1%	9. 9%	6. 5%	3. 5% *	0. 6% *	0. 6% *	8. 3%	0. 8%
Ownership								
For profit, incorporated	5. 4%	7. 8%	7. 3%	2. 0%	1. 1%	4. 6%	7. 0%	3. 4%
For profit, unincorporated	6. 7%	7. 9%	6. 6% *	2. 6% *	0. 6% *	3. 4% *	7. 5%	2. 0% *
Nonprofit	6. 1%	10. 7%	5. 5%	4. 4% *	0. 4% *	2. 2% *	8. 8%	1. 2% *
Unknown	0. 2% *	*****	*****	*****	*****	0. 3% *	*****	0. 2% *
Age of firm								
Less than 5 years	5. 9%	6. 3%	8. 8%	2. 4% *	*****	3. 0% *	6. 5%	1. 6% *
5-9 years	4. 1%	5. 6%	3. 3%	1. 1% *	0. 7% *	0. 3% *	4. 8%	0. 4% *
10-19 years	5. 4%	7. 1%	5. 7%	1. 7% *	1. 1%	1. 4% *	6. 3%	1. 2%
20 or more years	7. 0%	10. 7%	8. 3%	2. 9%	0. 9% *	7. 6%	9. 0%	4. 5%
Unknown	1. 2% *	37. 0% *	*****	0. 7% *	0. 9% *	1. 1% *	21. 1% *	1. 0% *
Multi/single status								
2 or more locations	3. 2%	11. 3% *	5. 9% *	1. 4% *	0. 7%	4. 1%	4. 9%	3. 0%
1 location only	7. 1%	8. 1%	7. 1%	3. 0%	2. 4%	1. 0% *	7. 5%	2. 2%
Percent full-time employees								
Less than 25%	5. 5%	11. 3%	5. 9% *	6. 4% *	1. 7% *	0. 9% *	9. 3%	1. 6% *
25-49%	4. 2%	8. 0%	9. 7% *	3. 2% *	1. 8% *	0. 5% *	7. 8%	1. 1% *
50-74%	5. 4%	9. 9%	6. 7% *	2. 2% *	0. 4% *	0. 9% *	8. 5%	0. 8% *
75% or more	5. 7%	7. 7%	6. 8%	2. 0%	0. 8%	5. 6%	6. 9%	3. 8%
Union presence								
No union employees	5. 0%	8. 1%	6. 8%	2. 3%	0. 8%	1. 0%	7. 2%	1. 0%
Has union employees	14. 5%	10. 6% *	11. 7%	5. 3% *	1. 8%	19. 2%	10. 1%	15. 9%
Unknown	2. 1% *	10. 3% *	3. 8% *	*****	*****	0. 7% *	7. 5% *	0. 6% *
Percent low-wage employees **								
50% or more low wage	4. 0%	7. 5%	6. 0% *	2. 8%	0. 9% *	0. 2% *	6. 6%	0. 8%
Less than 50% low wage	6. 3%	8. 3%	7. 3%	2. 3%	0. 9%	4. 9% *	7. 5%	2. 6%
Unknown	4. 9%	9. 4% *	6. 9% *	0. 3% *	1. 0% *	4. 9%	7. 9% *	4. 6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(2001) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.72%	0.62%	0.32%	0.21%	0.81%	0.45%	0.54%
Industry group **								
Agric., fish., forest.	2.26%	3.76%	10.00% *	3.68% *	4.12% *	0.41% *	2.42%	2.72% *
Mining and manufacturing	0.54%	1.66%	0.98% *	0.60% *	0.60% *	0.70%	0.84%	0.32%
Construction	1.30%	1.73%	2.81%	0.88% *	2.24% *	3.13% *	1.46%	1.29% *
Utilities and transp.	1.20%	1.98% *	8.09% *	2.75% *	2.11% *	2.60% *	1.38% *	1.60% *
Wholesale trade	1.85%	2.23%	3.53% *	1.47% *	1.21% *	6.18% *	1.69%	3.90% *
Fin. svcs. and real est.	0.34%	1.82%	2.09% *	1.01% *	0.50% *	0.23% *	1.20%	0.18% *
Retail trade	0.72%	1.58%	1.10%	0.66% *	0.61% *	1.21% *	0.94%	0.93% *
Professional services	0.60%	0.90%	1.46%	0.31%	0.20% *	3.82%	0.70%	2.14%
Other Services	0.55%	1.47%	1.44%	1.40% *	0.27% *	0.26% *	0.85%	0.20%
Ownership								
For profit, incorporated	0.34%	0.70%	0.41%	0.34%	0.29%	0.92%	0.42%	0.68%
For profit, unincorporated	0.84%	1.24%	2.67% *	1.48% *	0.29% *	2.32% *	1.00%	0.85% *
Nonprofit	0.59%	1.32%	1.16%	1.42% *	0.14% *	1.41% *	0.81%	0.39% *
Unknown	0.17% *	*****	*****	*****	*****	0.22% *	*****	0.17% *
Age of firm								
Less than 5 years	1.15%	1.19%	2.40%	1.21% *	*****	2.43% *	1.25%	0.75% *
5-9 years	0.86%	1.65%	0.85%	0.82% *	0.65% *	0.20% *	1.09%	0.19% *
10-19 years	0.40%	0.58%	0.92%	0.65% *	0.31%	0.65% *	0.45%	0.35%
20 or more years	0.61%	1.30%	1.24%	0.40%	0.27% *	1.58%	0.74%	0.93%
Unknown	0.36% *	13.45% *	*****	5.12% *	0.68% *	0.39% *	13.34% *	0.36% *
Multi/single status								
2 or more locations	0.55%	3.91% *	2.29% *	0.49% *	0.18%	0.81%	1.12%	0.60%
1 location only	0.39%	0.67%	0.68%	0.49%	0.62%	0.40% *	0.42%	0.39%
Percent full-time employees								
Less than 25%	0.90%	2.16%	2.30% *	2.42% *	0.90% *	0.50% *	1.48%	0.57% *
25-49%	0.71%	1.65%	2.95% *	1.51% *	1.39% *	0.48% *	1.58%	0.43% *
50-74%	0.42%	1.56%	2.15% *	1.43% *	0.34% *	0.58% *	0.75%	0.39% *
75% or more	0.40%	0.60%	0.58%	0.31%	0.22%	1.09%	0.41%	0.74%
Union presence								
No union employees	0.26%	0.76%	0.63%	0.26%	0.22%	0.28%	0.46%	0.17%
Has union employees	2.66%	3.27% *	2.89%	2.19% *	0.48%	4.01%	1.27%	3.31%
Unknown	0.64% *	7.27% *	3.15% *	*****	*****	0.57% *	2.49% *	0.48% *
Percent low-wage employees **								
50% or more low wage	0.43%	0.86%	1.90% *	0.43%	0.37% *	0.10% *	0.69%	0.18%
Less than 50% low wage	0.35%	0.82%	0.66%	0.41%	0.21%	1.72% *	0.55%	0.74%
Unknown	1.22%	4.14% *	6.51% *	0.20% *	0.47% *	1.39%	3.01% *	1.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.d(2001) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.3%	10.1%	15.5%	22.4%	38.9%	70.4%	12.5%	56.7%
Industry group **								
Agric., fish., forest.	10.4%	7.4% *	4.5% *	7.8% *	57.7%	49.3% *	6.8%	38.9%
Mining and manufacturing	27.3%	7.9%	17.7%	27.9%	36.9%	63.3%	14.7%	46.2%
Construction	15.1%	9.6%	17.0%	20.7%	35.9%	64.3%	12.2%	39.3%
Utilities and transp.	36.1%	8.3% *	11.9% *	15.0% *	41.5%	81.5%	10.0%	63.7%
Wholesale trade	26.2%	11.2%	14.4% *	18.9%	35.4%	66.4%	12.9%	49.5%
Fin. svcs. and real est.	52.9%	12.8%	22.0%	32.4%	46.8%	85.7%	16.4%	75.5%
Retail trade	32.5%	10.9%	12.1%	18.0%	34.0%	56.8%	11.8%	49.6%
Professional services	24.8%	9.8%	14.7%	26.1%	47.2%	71.0%	11.8%	58.0%
Other Services	31.1%	10.2%	16.6%	20.2%	34.5%	76.6%	12.8%	55.5%
Ownership								
For profit, incorporated	32.6%	10.5%	14.5%	21.7%	36.1%	70.8%	12.8%	57.6%
For profit, unincorporated	16.4%	9.0%	20.4%	23.9%	44.5%	58.5%	10.9%	47.6%
Nonprofit	24.7%	10.8%	17.4%	25.2%	46.9%	60.5%	13.9%	45.0%
Unknown	68.4%	*****	*****	9.8% *	35.6%	74.9%	*****	69.8%
Age of firm								
Less than 5 years	12.0%	7.4%	12.0% *	25.5%	30.2%	53.8%	8.8%	36.9%
5-9 years	14.6%	8.5%	16.2%	20.1%	28.7%	48.2%	11.1%	33.7%
10-19 years	17.5%	11.2%	15.0%	19.0%	39.3%	57.8%	12.5%	39.9%
20 or more years	32.6%	11.1%	16.1%	24.0%	40.5%	71.7%	14.0%	55.1%
Unknown	68.9%	9.7% *	10.0% *	9.4% *	35.8%	71.9%	7.1% *	69.4%
Multi/single status								
2 or more locations	54.6%	17.4%	15.5%	20.0%	38.9%	70.5%	15.8%	59.2%
1 location only	13.6%	10.0%	15.5%	23.8%	39.3%	51.3%	12.2%	32.8%
Percent full-time employees								
Less than 25%	28.0%	7.1%	3.0% *	13.6%	28.2%	73.3%	7.9%	49.1%
25-49%	34.0%	9.5% *	14.5%	15.9%	34.3%	64.4%	11.1%	53.7%
50-74%	26.6%	10.3%	8.9%	18.1%	43.1%	59.9%	10.3%	50.9%
75% or more	30.8%	10.3%	17.5%	24.7%	39.7%	73.4%	13.3%	58.9%
Union presence								
No union employees	26.4%	9.9%	14.9%	21.4%	37.4%	65.4%	12.0%	51.5%
Has union employees	65.9%	17.6%	31.8%	40.6%	55.1%	85.6%	27.4%	78.6%
Unknown	66.5%	17.0% *	3.8% *	28.8% *	54.6%	85.3%	15.7% *	80.9%
Percent low-wage employees **								
50% or more low wage	23.3%	8.3%	10.5%	13.6%	31.8%	61.2%	9.4%	41.5%
Less than 50% low wage	22.5%	10.4%	16.9%	25.8%	43.9%	67.5%	13.2%	50.8%
Unknown	67.3%	15.7%	17.7%	31.3%	37.7%	74.2%	18.6%	71.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.d(2001) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	0.61%	0.99%	0.62%	1.95%	1.37%	0.38%	1.02%
Industry group **								
Agric., fish., forest.	2.19%	2.52% *	3.12% *	11.76% *	14.92%	14.82% *	1.76%	8.15%
Mining and manufacturing	0.89%	1.94%	2.84%	3.39%	2.75%	3.29%	1.74%	1.29%
Construction	1.81%	1.99%	2.55%	3.57%	6.95%	6.85%	1.74%	4.22%
Utilities and transp.	2.51%	2.93% *	4.95% *	4.69% *	9.13%	3.60%	1.84%	3.28%
Wholesale trade	1.56%	2.17%	4.74% *	3.15%	4.09%	5.92%	1.44%	3.06%
Fin. svcs. and real est.	2.08%	2.24%	3.24%	5.13%	5.55%	1.95%	1.66%	2.26%
Retail trade	1.46%	1.60%	2.54%	2.62%	3.25%	2.31%	1.14%	2.03%
Professional services	0.65%	0.53%	2.30%	2.87%	2.31%	3.58%	0.68%	1.68%
Other Services	0.64%	1.43%	2.24%	2.47%	2.76%	2.86%	1.05%	1.85%
Ownership								
For profit, incorporated	0.86%	0.56%	1.17%	0.73%	2.53%	1.60%	0.44%	1.27%
For profit, unincorporated	1.20%	1.17%	3.09%	4.15%	3.82%	5.94%	1.28%	2.70%
Nonprofit	1.05%	1.71%	2.70%	3.26%	2.89%	4.90%	1.12%	2.39%
Unknown	3.69%	*****	*****	10.00% *	8.19%	2.94%	*****	3.35%
Age of firm								
Less than 5 years	1.14%	0.90%	3.72% *	4.53%	5.74%	8.74%	1.03%	2.91%
5-9 years	1.19%	1.35%	1.80%	2.48%	4.26%	7.97%	1.20%	3.11%
10-19 years	0.79%	0.88%	1.62%	2.48%	2.91%	6.21%	0.66%	2.10%
20 or more years	0.92%	1.21%	1.41%	1.33%	2.54%	2.18%	0.76%	1.34%
Unknown	2.02%	13.77% *	10.00% *	8.53% *	5.43%	1.72%	15.40% *	1.95%
Multi/single status								
2 or more locations	1.08%	4.51%	3.30%	1.56%	2.09%	1.38%	1.35%	1.15%
1 location only	0.38%	0.61%	1.34%	0.76%	1.84%	5.78%	0.42%	1.18%
Percent full-time employees								
Less than 25%	1.88%	2.08%	1.82% *	3.55%	4.51%	4.22%	1.49%	2.62%
25-49%	3.13%	3.79% *	2.64%	3.06%	5.80%	3.01%	2.74%	2.40%
50-74%	1.37%	1.14%	2.26%	1.89%	4.84%	3.95%	0.94%	3.23%
75% or more	0.82%	0.57%	1.29%	0.88%	2.13%	1.57%	0.54%	1.13%
Union presence								
No union employees	0.67%	0.59%	0.94%	0.68%	1.94%	1.44%	0.39%	1.10%
Has union employees	1.64%	3.87%	5.06%	6.63%	4.48%	2.44%	3.02%	2.00%
Unknown	2.76%	8.57% *	3.15% *	11.96% *	10.87%	2.93%	6.08% *	3.36%
Percent low-wage employees **								
50% or more low wage	0.92%	0.98%	1.82%	1.78%	2.33%	2.49%	0.68%	1.37%
Less than 50% low wage	0.45%	0.53%	1.22%	0.84%	2.18%	2.69%	0.37%	1.35%
Unknown	1.74%	4.55%	5.06%	5.10%	4.84%	1.51%	3.71%	1.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.e(2001) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2001

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	30.3%	15.6%	90.4%	39.4%	65.4%	11.4%	11.2%	73.3%
Firm size								
Less than 50 employees	12.5%	14.8%	86.7%	35.9%	54.4%	0.9%	1.5%	64.5%
50+ employees	56.7%	16.9%	95.7%	44.5%	81.6%	27.0%	25.5%	86.4%
Less than 10 employees	10.1%	15.9%	85.2%	34.8%	52.6%	0.8%	1.1%	55.3%
10-24 employees	15.5%	14.3%	88.1%	36.1%	56.6%	1.3%	2.0%	79.8%
25-99 employees	22.4%	9.7%	93.2%	40.7%	61.5%	1.8%	3.4%	86.4%
100-999 employees	38.9%	10.7%	95.6%	39.7%	73.7%	7.4%	7.7%	91.0%
1000+ employees	70.4%	21.0%	96.1%	47.5%	88.6%	40.2%	37.4%	84.0%
Industry group **								
Agric., fish., forest.	10.4%	33.3%	69.2%	22.5%	48.5%	2.6%	4.8%	45.9%
Mining and manufacturing	27.3%	10.1%	93.9%	39.1%	65.9%	8.9%	8.8%	85.1%
Construction	15.1%	14.8%	86.6%	37.1%	54.7%	2.5%	1.4%	71.3%
Utilities and transp.	36.1%	20.5%	90.4%	39.7%	66.5%	23.0%	23.2%	72.4%
Wholesale trade	26.2%	15.1%	91.4%	36.6%	66.8%	11.5%	10.6%	74.9%
Fin. svcs. and real est.	52.9%	15.8%	94.5%	46.9%	79.3%	34.7%	33.8%	70.3%
Retail trade	32.5%	16.5%	90.4%	37.7%	67.4%	12.2%	11.6%	83.2%
Professional services	24.8%	15.1%	89.7%	38.5%	63.7%	7.4%	7.5%	67.2%
Other Services	31.1%	15.8%	90.4%	40.9%	62.5%	6.1%	6.4%	71.2%
Ownership								
For profit, incorporated	32.6%	15.6%	91.1%	39.4%	67.6%	14.2%	13.8%	76.3%
For profit, unincorporated	16.4%	17.0%	85.7%	37.8%	53.9%	2.3%	2.6%	62.3%
Nonprofit	24.7%	14.5%	89.7%	40.2%	59.7%	4.4%	4.6%	63.2%
Unknown	68.4%	14.7%	97.3%	43.1%	90.3%	10.0%	9.7%	92.5%
Age of firm								
Less than 5 years	12.0%	11.8%	89.2%	33.4%	58.4%	1.9%	1.4%	61.2%
5-9 years	14.6%	11.1%	90.7%	37.4%	58.5%	2.9%	2.9%	66.5%
10-19 years	17.5%	13.4%	89.7%	39.1%	56.4%	1.1%	1.1%	69.9%
20 or more years	32.6%	17.7%	89.2%	39.6%	65.9%	14.6%	15.2%	75.2%
Unknown	68.9%	17.7%	96.3%	44.5%	89.0%	29.8%	25.6%	85.6%
Multi/single status								
2 or more locations	54.6%	17.0%	95.3%	43.4%	81.1%	26.4%	25.1%	85.8%
1 location only	13.6%	14.7%	87.0%	36.5%	54.6%	1.1%	1.6%	64.8%
Percent full-time employees								
Less than 25%	28.0%	22.5%	87.8%	37.1%	62.0%	7.8%	9.1%	65.9%
25-49%	34.0%	14.4%	90.1%	35.0%	68.5%	10.1%	9.1%	74.2%
50-74%	26.6%	16.9%	87.1%	39.0%	59.5%	10.0%	9.3%	75.6%
75% or more	30.8%	15.1%	91.2%	40.0%	66.5%	12.1%	11.9%	73.3%
Union presence								
No union employees	26.4%	14.5%	90.1%	37.7%	63.8%	8.3%	8.1%	72.4%
Has union employees	65.9%	29.2%	92.2%	54.6%	78.6%	40.9%	40.1%	81.3%
Unknown	66.5%	18.4%	93.6%	53.9%	82.5%	37.8%	35.7%	82.3%
Percent low wage employees **								
50% or more low wage	23.3%	15.7%	89.2%	36.8%	61.3%	5.6%	5.4%	72.9%
Less than 50% low wage	22.5%	14.0%	89.7%	38.0%	61.4%	6.8%	7.5%	70.5%
Unknown	67.3%	21.4%	94.4%	47.5%	84.8%	35.5%	31.7%	83.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access & Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Tech. Appendix.

Table I.A.2.e(2001) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2001

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.66%	0.48%	0.29%	0.61%	0.47%	0.56%	0.54%	0.40%
Firm size								
Less than 50 employees	0.38%	0.44%	0.48%	0.37%	0.63%	0.09%	0.16%	0.44%
50+ employees	1.02%	1.00%	0.30%	1.13%	0.58%	1.10%	1.17%	0.45%
Less than 10 employees	0.61%	0.74%	0.77%	0.51%	0.74%	0.14%	0.26%	0.58%
10-24 employees	0.99%	0.85%	0.78%	1.43%	1.53%	0.19%	0.30%	0.88%
25-99 employees	0.62%	0.51%	0.41%	0.44%	0.67%	0.31%	0.37%	0.47%
100-999 employees	1.95%	0.51%	0.45%	1.34%	1.25%	0.90%	0.81%	0.37%
1000+ employees	1.37%	1.47%	0.44%	1.59%	0.91%	1.68%	1.72%	0.74%
Industry group **								
Agric., fish., forest.	2.19%	3.45%	3.17%	2.22%	4.11%	1.16%	1.79%	3.18%
Mining and manufacturing	0.89%	1.03%	0.68%	1.89%	1.72%	0.56%	0.72%	1.35%
Construction	1.81%	1.11%	0.98%	1.56%	1.26%	0.96%	0.31%	1.24%
Utilities and transp.	2.51%	2.10%	2.05%	3.32%	3.75%	2.43%	2.64%	3.01%
Wholesale trade	1.56%	2.14%	1.23%	1.96%	1.78%	1.80%	1.84%	1.80%
Fin. svcs. and real est.	2.08%	1.38%	0.72%	2.07%	1.48%	2.31%	2.19%	2.36%
Retail trade	1.46%	0.87%	0.50%	0.83%	0.96%	1.49%	1.38%	1.29%
Professional services	0.65%	0.80%	0.73%	1.08%	1.40%	0.88%	0.95%	1.22%
Other Services	0.64%	0.55%	0.55%	1.17%	1.02%	0.51%	0.56%	1.19%
Ownership								
For profit, incorporated	0.86%	0.61%	0.24%	0.76%	0.56%	0.70%	0.70%	0.55%
For profit, unincorporated	1.20%	1.02%	0.95%	1.13%	1.21%	0.47%	0.35%	1.39%
Nonprofit	1.05%	0.59%	0.77%	1.26%	1.16%	0.43%	0.56%	1.21%
Unknown	3.69%	2.57%	1.16%	3.76%	2.12%	2.22%	2.08%	1.55%
Age of firm								
Less than 5 years	1.14%	1.12%	1.06%	1.88%	1.44%	0.38%	0.29%	2.22%
5-9 years	1.19%	1.32%	1.09%	1.10%	1.89%	0.60%	0.53%	0.88%
10-19 years	0.79%	0.75%	0.83%	1.14%	1.25%	0.24%	0.14%	0.94%
20 or more years	0.92%	0.86%	0.55%	0.98%	0.63%	1.12%	1.08%	0.49%
Unknown	2.02%	1.51%	0.65%	2.09%	1.33%	1.76%	1.65%	1.21%
Multi/single status								
2 or more locations	1.08%	0.95%	0.36%	1.24%	0.69%	1.09%	1.14%	0.52%
1 location only	0.38%	0.42%	0.43%	0.43%	0.62%	0.08%	0.14%	0.48%
Percent full-time employees								
Less than 25%	1.88%	2.35%	1.38%	1.83%	1.97%	1.52%	1.62%	1.45%
25-49%	3.13%	1.36%	0.99%	2.05%	1.70%	1.56%	1.88%	0.86%
50-74%	1.37%	0.42%	0.46%	1.50%	1.44%	0.90%	0.97%	1.31%
75% or more	0.82%	0.61%	0.33%	0.90%	0.83%	0.67%	0.72%	0.51%
Union presence								
No union employees	0.67%	0.37%	0.34%	0.55%	0.44%	0.48%	0.39%	0.40%
Has union employees	1.64%	2.48%	0.83%	2.30%	2.17%	2.43%	2.85%	1.59%
Unknown	2.76%	2.22%	1.46%	3.80%	2.18%	3.21%	4.45%	1.51%
Percent low wage employees **								
50% or more low wage	0.92%	0.82%	0.70%	1.01%	0.96%	0.76%	0.64%	1.19%
Less than 50% low wage	0.45%	0.48%	0.56%	0.67%	0.87%	0.41%	0.41%	0.25%
Unknown	1.74%	1.92%	0.98%	2.16%	1.19%	1.46%	1.50%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access & Cost Trends, 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Tech. Appendix.

Table I. A. 2. f(2001) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73. 3%	55. 3%	79. 8%	86. 4%	91. 0%	84. 0%	64. 5%	86. 4%
Industry group **								
Agric., fish., forest.	45. 9%	32. 9%	78. 4%	78. 9%	87. 1%	65. 0%	41. 8%	79. 5%
Mining and manufacturing	85. 1%	74. 2%	90. 9%	96. 1%	91. 8%	75. 4%	84. 4%	86. 2%
Construction	71. 3%	61. 3%	81. 7%	90. 5%	91. 1%	92. 6%	68. 9%	91. 3%
Utilities and transp.	72. 4%	53. 5%	84. 9%	90. 4%	94. 6%	71. 3%	65. 3%	79. 8%
Wholesale trade	74. 9%	54. 7%	89. 5%	96. 4%	94. 5%	81. 9%	67. 4%	88. 2%
Fin. svcs. and real est.	70. 3%	55. 9%	74. 0%	81. 1%	88. 6%	71. 9%	61. 5%	75. 8%
Retail trade	83. 2%	63. 4%	87. 5%	91. 3%	95. 8%	90. 4%	73. 1%	91. 6%
Professional services	67. 2%	53. 3%	77. 5%	80. 7%	88. 9%	82. 3%	60. 6%	84. 3%
Other Services	71. 2%	47. 6%	68. 8%	79. 9%	88. 6%	92. 5%	57. 1%	90. 0%
Ownership								
For profit, incorporated	76. 3%	57. 7%	82. 2%	89. 8%	93. 5%	83. 0%	68. 3%	86. 3%
For profit, unincorporated	62. 3%	53. 9%	83. 0%	81. 4%	82. 0%	79. 8%	59. 0%	81. 3%
Nonprofit	63. 2%	44. 1%	62. 3%	71. 9%	86. 8%	86. 9%	51. 4%	85. 3%
Unknown	92. 5%	*****	100. 0% *	95. 7%	84. 0%	94. 3%	60. 1% *	93. 2%
Age of firm								
Less than 5 years	61. 2%	53. 1%	76. 9%	85. 1%	76. 9%	85. 7%	58. 6%	81. 6%
5-9 years	66. 5%	55. 2%	81. 3%	85. 7%	87. 2%	85. 9%	63. 0%	85. 7%
10-19 years	69. 9%	56. 1%	81. 7%	88. 0%	91. 0%	93. 7%	65. 2%	91. 1%
20 or more years	75. 2%	55. 5%	78. 8%	86. 3%	91. 7%	81. 9%	66. 1%	86. 2%
Unknown	85. 6%	63. 0%	100. 0%	71. 4%	95. 3%	85. 2%	78. 8%	85. 7%
Multi/single status								
2 or more locations	85. 8%	73. 4%	79. 4%	88. 1%	91. 4%	84. 0%	81. 8%	86. 2%
1 location only	64. 8%	54. 9%	79. 9%	85. 4%	88. 5%	68. 9%	63. 1%	87. 7%
Percent full-time employees								
Less than 25%	65. 9%	28. 4%	60. 4%	77. 3%	80. 9%	92. 0%	45. 7%	87. 1%
25-49%	74. 2%	43. 1%	68. 7%	81. 8%	94. 5%	89. 4%	56. 1%	89. 7%
50-74%	75. 6%	57. 1%	79. 7%	85. 6%	91. 4%	93. 1%	64. 6%	92. 2%
75% or more	73. 3%	56. 9%	82. 0%	87. 9%	91. 5%	80. 7%	66. 2%	84. 6%
Union presence								
No union employees	72. 4%	55. 1%	80. 2%	86. 8%	91. 2%	83. 3%	64. 4%	86. 4%
Has union employees	81. 3%	67. 1%	73. 0%	80. 4%	88. 8%	84. 0%	71. 1%	84. 6%
Unknown	82. 3%	43. 5%	71. 7%	80. 4%	90. 2%	90. 5%	54. 7%	90. 2%
Percent low-wage employees **								
50% or more low wage	72. 9%	45. 6%	77. 4%	87. 1%	92. 8%	90. 0%	58. 8%	91. 3%
Less than 50% low wage	70. 5%	57. 8%	80. 9%	86. 0%	89. 7%	76. 1%	66. 2%	83. 7%
Unknown	83. 7%	54. 3%	63. 2%	87. 9%	92. 1%	85. 4%	60. 9%	85. 8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. f(2001) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 40%	0. 58%	0. 88%	0. 47%	0. 37%	0. 74%	0. 44%	0. 45%
Industry group **								
Agric., fish., forest.	3. 18%	3. 84%	10. 76%	11. 46%	13. 82%	11. 57%	3. 01%	9. 91%
Mining and manufacturing	1. 35%	4. 68%	1. 87%	1. 23%	2. 30%	1. 64%	2. 26%	0. 84%
Construction	1. 24%	2. 24%	4. 37%	2. 17%	3. 12%	4. 82%	1. 34%	2. 65%
Utilities and transp.	3. 01%	6. 63%	5. 25%	3. 63%	3. 52%	5. 29%	5. 50%	2. 97%
Wholesale trade	1. 80%	4. 20%	4. 75%	1. 55%	2. 06%	3. 42%	1. 98%	2. 12%
Fin. svcs. and real est.	2. 36%	2. 73%	3. 27%	3. 18%	1. 69%	3. 81%	2. 52%	3. 06%
Retail trade	1. 29%	2. 68%	2. 52%	1. 75%	1. 24%	1. 40%	2. 16%	0. 96%
Professional services	1. 22%	2. 00%	1. 71%	1. 58%	1. 77%	3. 04%	1. 56%	1. 97%
Other Services	1. 19%	1. 90%	3. 27%	2. 01%	0. 94%	1. 65%	1. 50%	1. 17%
Ownership								
For profit, incorporated	0. 55%	0. 88%	1. 21%	0. 88%	0. 51%	0. 93%	0. 47%	0. 60%
For profit, unincorporated	1. 39%	1. 40%	2. 91%	4. 86%	2. 20%	6. 33%	1. 65%	2. 91%
Nonprofit	1. 21%	2. 25%	2. 31%	1. 40%	1. 86%	3. 24%	1. 44%	1. 31%
Unknown	1. 55%	*****	31. 62% *	18. 81%	5. 29%	1. 11%	18. 27% *	1. 52%
Age of firm								
Less than 5 years	2. 22%	2. 99%	2. 62%	2. 59%	5. 23%	7. 40%	2. 52%	2. 98%
5-9 years	0. 88%	1. 92%	1. 24%	2. 96%	3. 01%	5. 29%	1. 13%	2. 50%
10-19 years	0. 94%	1. 70%	1. 96%	2. 11%	2. 15%	1. 98%	1. 20%	1. 07%
20 or more years	0. 49%	1. 21%	1. 07%	0. 68%	0. 66%	1. 09%	0. 80%	0. 72%
Unknown	1. 21%	18. 82%	27. 89%	13. 27%	2. 40%	1. 29%	15. 51%	1. 23%
Multi/single status								
2 or more locations	0. 52%	5. 91%	3. 81%	1. 51%	0. 44%	0. 75%	1. 93%	0. 54%
1 location only	0. 48%	0. 59%	1. 14%	0. 82%	1. 77%	7. 24%	0. 53%	1. 15%
Percent full-time employees								
Less than 25%	1. 45%	5. 32%	6. 21%	4. 17%	3. 74%	2. 82%	1. 76%	2. 13%
25-49%	0. 86%	4. 33%	4. 88%	3. 51%	1. 49%	1. 64%	1. 93%	1. 15%
50-74%	1. 31%	1. 64%	3. 31%	2. 37%	1. 70%	2. 30%	1. 74%	1. 50%
75% or more	0. 51%	0. 58%	1. 20%	0. 49%	0. 61%	1. 19%	0. 61%	0. 76%
Union presence								
No union employees	0. 40%	0. 62%	0. 82%	0. 59%	0. 46%	0. 84%	0. 42%	0. 38%
Has union employees	1. 59%	4. 98%	6. 22%	3. 83%	3. 10%	2. 34%	3. 28%	2. 10%
Unknown	1. 51%	10. 34%	9. 80%	6. 40%	4. 46%	2. 11%	7. 81%	1. 79%
Percent low-wage employees **								
50% or more low wage	1. 19%	2. 40%	2. 51%	1. 53%	1. 26%	0. 82%	1. 58%	0. 80%
Less than 50% low wage	0. 25%	0. 42%	1. 31%	0. 67%	0. 76%	2. 10%	0. 34%	0. 79%
Unknown	0. 80%	5. 23%	7. 95%	3. 72%	2. 61%	1. 07%	4. 06%	0. 90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.g(2001) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.9	6.2	8.6	9.0	9.7	8.9	7.0	9.2
Industry group **								
Agric., fish., forest.	5.8	4.7	7.0 *	13.6	6.9	4.8	5.3	9.9
Mining and manufacturing	8.9	8.4	9.5	10.1	9.5	6.7	9.1	8.5
Construction	8.6	7.6	10.0	10.3	10.0	8.9	8.4	9.8
Utilities and transp.	7.1	5.7	9.8	9.1	8.2	6.1	7.2	6.9
Wholesale trade	8.0	5.7	9.7	9.8	10.6	9.0	7.0	9.8
Fin. svcs. and real est.	6.3	4.9	7.2	8.2	8.3	6.2	5.6	6.8
Retail trade	9.9	7.4	9.9	10.4	11.2	11.1	8.3	11.2
Professional services	6.8	5.8	7.5	6.8	8.0	8.7	6.2	8.3
Other Services	7.9	5.4	7.9	8.7	10.6	9.5	6.4	9.8
Ownership								
For profit, incorporated	8.3	6.5	8.9	9.5	10.1	8.9	7.5	9.3
For profit, unincorporated	7.1	6.2	9.6	9.5	8.7	8.1	6.8	8.7
Nonprofit	6.1	4.2	6.1	6.2	8.9	9.2	4.8	8.5
Unknown	9.2	*****	8.7 *	12.4	10.7	9.1	2.9 *	9.4
Age of firm								
Less than 5 years	6.3	5.6	7.2	9.1	9.1	6.9	6.0	8.6
5-9 years	7.5	6.2	9.6	9.5	9.9	8.7	7.1	9.5
10-19 years	7.7	6.3	9.1	9.4	9.7	10.0	7.3	9.8
20 or more years	8.0	6.2	8.3	8.8	9.7	8.7	7.1	9.2
Unknown	9.2	5.5	8.7	8.3	10.8	9.1	8.3	9.2
Multi/single status								
2 or more locations	9.1	7.7	8.3	9.2	9.7	8.9	8.2	9.2
1 location only	7.1	6.1	8.6	9.0	9.8	6.1	6.9	9.6
Percent full-time employees								
Less than 25%	7.6	3.3	6.0	8.1	8.9	12.1	5.0	10.4
25-49%	9.3	6.2	8.6	10.9	12.3	10.2	7.5	10.7
50-74%	9.0	7.2	9.8	9.4	10.1	11.0	8.0	10.7
75% or more	7.6	6.1	8.5	8.9	9.4	8.1	6.9	8.6
Union presence								
No union employees	7.8	6.1	8.7	9.1	9.8	8.6	7.0	9.1
Has union employees	9.8	7.4	7.6	8.0	8.3	11.0	7.6	10.5
Unknown	7.8	6.1	7.2 *	10.8	11.1	7.8	6.9	8.1
Percent low-wage employees **								
50% or more low wage	8.9	5.9	9.1	10.6	11.4	10.3	7.3	10.9
Less than 50% low wage	7.2	6.2	8.5	8.4	8.6	6.8	7.0	8.0
Unknown	9.2	6.2	8.1	8.8	9.6	9.4	6.9	9.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.g(2001) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.09	0.13	0.20	0.12	0.14	0.20	0.08	0.13
Industry group **								
Agric., fish., forest.	0.46	0.64	2.44 *	2.53	1.79	1.01	0.54	1.84
Mining and manufacturing	0.22	0.62	0.77	0.46	0.55	0.29	0.37	0.17
Construction	0.26	0.50	0.82	0.52	1.16	1.40	0.25	0.60
Utilities and transp.	0.41	0.71	1.98	0.86	0.95	0.55	0.83	0.46
Wholesale trade	0.52	0.63	0.81	0.41	0.89	1.19	0.38	0.94
Fin. svcs. and real est.	0.29	0.34	0.72	0.67	0.54	0.43	0.28	0.37
Retail trade	0.22	0.45	0.40	0.50	0.37	0.47	0.33	0.33
Professional services	0.16	0.25	0.31	0.27	0.36	0.90	0.20	0.57
Other Services	0.19	0.43	0.56	0.36	0.34	0.19	0.31	0.12
Ownership								
For profit, incorporated	0.10	0.15	0.23	0.20	0.19	0.21	0.09	0.15
For profit, unincorporated	0.24	0.32	0.88	0.55	0.71	0.82	0.26	0.58
Nonprofit	0.19	0.23	0.50	0.30	0.32	0.60	0.19	0.19
Unknown	0.38	*****	2.74 *	3.46	1.36	0.40	1.18 *	0.37
Age of firm								
Less than 5 years	0.40	0.50	0.52	0.97	1.02	1.14	0.42	0.56
5-9 years	0.26	0.36	0.52	0.44	0.76	0.85	0.29	0.50
10-19 years	0.14	0.25	0.33	0.32	0.38	0.83	0.18	0.35
20 or more years	0.13	0.23	0.25	0.12	0.26	0.30	0.14	0.18
Unknown	0.26	1.63	2.42	1.88	0.75	0.27	1.68	0.26
Multi/single status								
2 or more locations	0.14	0.79	0.56	0.33	0.14	0.20	0.27	0.14
1 location only	0.09	0.13	0.23	0.20	0.48	0.70	0.08	0.20
Percent full-time employees								
Less than 25%	0.33	0.76	0.91	0.85	0.62	1.04	0.43	0.52
25-49%	0.34	0.88	0.95	0.94	0.57	0.57	0.42	0.45
50-74%	0.24	0.41	0.65	0.54	0.62	0.57	0.25	0.46
75% or more	0.11	0.12	0.17	0.12	0.21	0.29	0.10	0.21
Union presence								
No union employees	0.08	0.13	0.19	0.11	0.15	0.14	0.08	0.10
Has union employees	0.57	1.10	1.25	0.64	0.47	0.89	0.68	0.77
Unknown	0.34	1.37	2.33 *	1.90	1.46	0.48	1.15	0.37
Percent low-wage employees **								
50% or more low wage	0.23	0.45	0.33	0.31	0.32	0.56	0.29	0.22
Less than 50% low wage	0.08	0.11	0.28	0.16	0.26	0.35	0.09	0.15
Unknown	0.33	0.89	1.11	0.94	0.49	0.37	0.66	0.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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